



REQUIREMENTS COMPLIANCE FORM

CLASS D

| No. | Functional Requirements | Priority | Percentage Compliance | Customization Estimates (Expressed in Man-days) | | Response |
|-----------------------------|--|-----------|-----------------------|---|------------|----------|
| | | | | Effort (man-days) | Cost (PHP) | |
| General Requirements | | | | | | |
| VLINK-410-001 | The system must be able to accept, process and respond P2P, P2P via QR, and P2M via QR transactions using the following accounts: <ul style="list-style-type: none"> • LANDBANK Institutional Cash Card (LICC) (for P2P and P2P via QR only) | Mandatory | | | | |
| VLINK-410-002 | <ul style="list-style-type: none"> • LANDBANK Prepaid Card (LPC) (Mastercard) | Mandatory | | | | |
| VLINK-410-003 | <ul style="list-style-type: none"> • LANDBANK Deposit Accounts (CASA) Business Rules: <ol style="list-style-type: none"> 1. If Card Number is used as input, reject the transaction, except for LICC and LPC since Account Number and Card Number are one and the same. 2. Aggregate limits will also apply here as well as the eligible CASA accounts 3. OFB must be treated as a separate entity (applies to BN messages, network/admins messages, financial transactions, etc.) 4. OFB currently caters for eligible accounts (e.g., VISA and Proprietary) Note: OFB and LBP will have separate API managers | Mandatory | | | | |
| VLINK-410-004 | The system must capture the following fields from the ISO20022 message from LBP and OFB sending channel to be used for the reconciliation transaction: <ol style="list-style-type: none"> a) Channel Code b) Merchant/Biller Code | Mandatory | | | | |



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| | | | | Effort (man-days) | Cost (PHP) | |
| Transaction Screen / Dashboard Monitoring | | | | | | |
| VLINK-410-005 | The system must have a real-time tracking of transactions per second (TPS) displayed in the dashboard and saved in the database. | Mandatory | | | | |
| VLINK-410-006 | The system must have a real-time tracking of transaction completion percentage (%): <ul style="list-style-type: none"> • Approved • Rejected | Mandatory | | | | |
| VLINK-410-007 | The system must have a facility to view/inquire historical transactions of archived Instapay transactions. (e.g., Historical Data Retention – 60 days) | Mandatory | | | | |
| VLINK-410-008 | The system must log all system Event Notifications and must be available for viewing at the back office. | Mandatory | | | | |
| VLINK-410-009 | The system must have a facility to support sign-on and sign-off and key exchange for LBP and OFB status to BN Instapay Payment System (IPS). | Mandatory | | | | |
| VLINK-410-010 | The system must have a dashboard screen to display interfacing system's connection status. | Mandatory | | | | |
| VLINK-410-011 | The system must have a facility to display incoming Instapay Transaction requests and their status real-time, filtered by: <ul style="list-style-type: none"> a) Bank | Mandatory | | | | |
| VLINK-410-012 | <ul style="list-style-type: none"> b) Transaction date | Mandatory | | | | |
| VLINK-410-013 | <ul style="list-style-type: none"> c) Transaction amount | Mandatory | | | | |
| VLINK-410-014 | <ul style="list-style-type: none"> d) Status (Approved and Rejected) | Mandatory | | | | |

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| | | | | Effort (man-days) | Cost (PHP) | |
| VLINK-410-015 | The system must perform validations, depending on type of transaction being performed (e.g., algorithm, data/field attributes, based on BN Specifications / verification to interface systems. | Mandatory | | | | |
| VLINK-410-016 | The system must display corresponding transaction error message/s to properly inform and notify the system/application users. Note: Transaction error should have a code and description for easier handling. | Mandatory | | | | |
| Centralized Set-up Facility | | | | | | |
| VLINK-410-017 | The system must have a parameterized facility to maintain (add, edit, delete) interfacing system's information (e.g., IP address, ports, service period, timeout values, etc.). | Mandatory | | | | |
| VLINK-410-018 | The system must have a facility/screen for viewing and modifying (add/edit/delete) the list of banks in IPS. | Mandatory | | | | |
| VLINK-410-019 | The system must have a parameterized facility to set allow/disallow incoming Instapay transactions per bank. | Mandatory | | | | |
| VLINK-410-020 | The system must have a parameterized facility to set turn-around processing time for Instapay transactions, based BN Specification / SLA. Note: SLA must be less than or equal to the ACH Turn-Around time for Instapay. | Mandatory | | | | |

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| | | | | Effort (man-days) | Cost (PHP) | |
| Transaction Supported | | | | | | |
| VLINK-410-021 | The system must accept, process and respond to the following specific transaction types using ISO20022 message format: <ul style="list-style-type: none"> • Person-to-Person Credit Transfer (P2P) | Mandatory | | | | |
| VLINK-410-022 | <ul style="list-style-type: none"> • Person-to-Person Credit Transfer via Quick Response (P2P via QR) | Mandatory | | | | |
| VLINK-410-023 | <ul style="list-style-type: none"> • Person-to-Merchant via Quick Response (P2M via QR) | Mandatory | | | | |
| Eligible Accounts | | | | | | |
| VLINK-410-024 | The system must have a parameterized facility to maintain (add, edit, delete) eligible accounts information (e.g., product type, application code, description, etc.) | Mandatory | | | | |
| VLINK-410-025 | The system must have a parameterized facility to maintain (add, edit, delete) accounts to accept credit transactions (e.g., account type, product type, application code, etc). | Mandatory | | | | |
| VLINK-410-026 | The system must have a parameterized facility to maintain (add, edit, delete) account status (e.g., "active", "normal", etc.) to accept credit transactions (e.g., account type, product type, application code, status, etc.) | Mandatory | | | | |
| VLINK-410-027 | The system must follow the existing card status validation rules of LICC in IST. | Mandatory | | | | |



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| | | | | Effort (man-days) | Cost (PHP) | |
| Aggregate Limit Handling | | | | | | |
| VLINK-410-028 | The system must have a parameterized facility to maintain (add, edit, delete) credit limit rules for CASA accounts per: Business Rule: Follow existing credit limit rules for CASA Accounts | Mandatory | | | | |
| VLINK-410-029 | a) Bank b) Card Type | Mandatory | | | | |
| VLINK-410-030 | c) Transaction Type | Mandatory | | | | |
| VLINK-410-031 | d) Product Type | Mandatory | | | | |
| VLINK-410-032 | The system must follow the existing aggregate limit rules for LANDBANK Prepaid Card. | Mandatory | | | | |
| VLINK-410-033 | The system must follow the existing aggregate limit rules for LANDBANK Institutional Cash Card (ICC). | Mandatory | | | | |
| Reversal Handling | | | | | | |
| VLINK-410-034 | The system must not allow reversal of Instapay transactions. Note: All Instapay (as receiving) transactions will be assumed successful and completed unless it did not pass the set business rules or limits. | Mandatory | | | | |



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| | | | | Effort (man-days) | Cost (PHP) | |
| Reconciliation Application | | | | | | |
| VLINK-410-035 | The vendor must provide an automated reconciliation facility for inward and outward Instapay transactions for multiple defined banks. | Mandatory | | | | |
| VLINK-410-036 | The system must be able to decrypt input files from Banchnet and LANBANK & OFB via PGP. | Mandatory | | | | |
| VLINK-410-037 | The system must have a dashboard to display the current status of the reconciliation process (i.e., reconciled and pending). | Mandatory | | | | |
| VLINK-410-038 | The system must be able to upload/accept the hand off files from the following: a) various e-Channels Note: Follow BN file format + LBP/OFB Channel Code | Mandatory | | | | |
| | (see attached Annex K) | | | | | |
| VLINK-410-039 | b) Banchnet (ISO20022) | Mandatory | | | | |
| VLINK-410-040 | c) Receiving Application (P2P and P2M) (see attached Annex L) | Mandatory | | | | |
| VLINK-410-041 | The system must be able to reconcile the following reconciliation hand-off files (end-of-day): a. Various e-Channels b. Banchnet (ISO20022) Receiving Application (P2P and P2M) | Mandatory | | | | |



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| | | | | Effort (man-days) | Cost (PHP) | |
| VLINK-410-042 | The system must allow multiple hand off file uploading for processing and/or reconciliation. | Mandatory | | | | |
| VLINK-410-043 | <p>Example:</p> <ol style="list-style-type: none"> May have separate BanNet Hand Off Files for LBP and OFB, etc. May upload multiple HOFs with different transaction dates <p>The system must allow deletion of uploaded hand off file and the corresponding reconciled transaction records (if any) to allow reprocessing of reconciliation</p> <p>Note: Deletion will be used for purposes of reuploading hand off files</p> | Mandatory | | | | |
| VLINK-410-044 | The system must display the status of each uploaded files (i.e., loaded, no file). | Mandatory | | | | |
| VLINK-410-045 | <p>The system must perform hand off file validation.</p> <p>Business Rule:</p> <ol style="list-style-type: none"> The system should not allow processing of duplicate hand off files. It should be able to validate if the files had already been processed. The system should be able to check if the hand off files are valid in form/content to avoid invalid reconciling items | Mandatory | | | | |
| Reconciliation of transactions (applicable for defined banks) | | | | | | |

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| | | | | Effort (man-days) | Cost (PHP) | |
| VLINK-410-046 | The system must generate suspense/switch float transaction logs/report containing all approved transactions from various card/account type. | Mandatory | | | | |
| VLINK-410-047 | The system must perform matching of Instapay transactions, suspense transactions and BanNet Hand off/s (e.g., separate BN HOF for OFB and LBP) file data. | Mandatory | | | | |
| VLINK-410-048 | The system must be able to match suspense transactions the next day; if there is no match, it is automatically a reconciliation item. (see attached Annex M) | Mandatory | | | | |
| VLINK-410-049 | The system must have a parameterized facility to maintain (add, edit, delete) matching criteria/reconciliation rules. (see attached Annex M) | Mandatory | | | | |
| VLINK-410-050 | The system must display an acknowledgement page: of the reconciliation summary with transaction count per identified statuses. | Mandatory | | | | |
| Inquiry Facility for Reconciliation Data | | | | | | |
| VLINK-410-051 | The user must be able to inquire Instapay transactions in the individual hand off files and reconciled file based on the following search criteria: | Mandatory | | | | |
| VLINK-410-052 | 1. Date Range | | | | | |
| VLINK-410-053 | 2. Time Range | Mandatory | | | | |
| VLINK-410-054 | 3. Transmitting Account Number | Mandatory | | | | |
| | 4. Receiving Account Number | Mandatory | | | | |

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| | | | | Effort (man-days) | Cost (PHP) | |
| VLINK-410-055 | 5. Reconciliation Status | Mandatory | | | | |
| VLINK-410-056 | 6. Instruction ID | Mandatory | | | | |
| VLINK-410-057 | 7. Local Instrument | Mandatory | | | | |
| VLINK-410-058 | 8. Bank Identifier | Mandatory | | | | |
| VLINK-410-059 | The system must display Primary Account Number (PAN) or Card Number as masked. Business Rule: Display only the first six and last four digits of the card number | Mandatory | | | | |

NON-FUNCTIONAL REQUIREMENTS

Interface/Usability Requirements

| | | | | | | |
|---------------|--|-----------|--|--|--|--|
| VLINK-420-001 | The system must have the capability to receive and process transaction request in ISO 20022 message via API. | Mandatory | | | | |
| VLINK-420-002 | The system must comply with applicable BN ISO 20022 technical specifications including hybrid scenario. (see attached Annexes T-1 to T-5) | Mandatory | | | | |

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| | | | | Effort (man-days) | Cost (PHP) | |
| VLINK-420-003 | <p>The system must accept, process and respond to transaction requests to/from the following:</p> <ul style="list-style-type: none"> Information Switching Technology Switch for Cash Card Transactions <p>APP Name : Information Switching Technology Switch for Cash Card Transactions OS Name : IBM AIX DB Name : IBM DB2 Communications Protocol : ISO8583 Transactions supported: Supports general type of transactions for IST(ISO8583): Credit, Debit, Reversal</p> | Mandatory | | | | |
| VLINK-420-004 | <ul style="list-style-type: none"> Systematics for Current Account/Savings Account (CASA) transactions via (mini-OCM) <p>APP Name : Mini OCM OS Name : IBM zVSE DB Name : VSAM/SAM Communications Protocol : ISO8583 Transactions supported: Supports general type of transactions for CASA (ISO8583 thru MiniOCM): Credit, Debit, Reversal</p> | Mandatory | | | | |

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| | | | | Effort (man-days) | Cost (PHP) | |
| VLINK-420-005 | <ul style="list-style-type: none"> Mastercard for LANDBANK Prepaid Card transactions (follow MTPPL format) App Name : Mastercard Integrated OS Name : DB Name : Communications Protocol : Transactions supported: Supports Load/Reload, reversal type of transactions via MI API | Mandatory | | | | |
| VLINK-420-006 | <ul style="list-style-type: none"> Separate Connection Points to BN (ISO20022) For LBP and OHS – TBD | Mandatory | | | | |
| VLINK-420-007 | <ul style="list-style-type: none"> Link.Biz Portal via API APP Name : Linkbiz OS Name : Windows Server DB Name : Oracle Communications Protocol : TCP /IP Transactions supported: Credit Incoming, Credit Inquiry, Reversal/Payment Cancellation, Echo Test, etc. | Mandatory | | | | |
| VLINK-420-008 | The system must be able to interface with the Sending Module to get the bank list for viewing and updating (add/delete/edit) its current status and information that may be required. | Mandatory | | | | |

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| | | | | Effort (man-days) | Cost (PHP) | |
| Receiving Application Handoff File Generation | | | | | | |
| VLINK-420-009 | The system must process handoff file of branch/branch group list from IST/Switch. | Mandatory | | | | |
| VLINK-420-010 | The system should be able to generate handoff to the ff systems: <ul style="list-style-type: none"> CASA Hand Off (See attached Annexes P-1 to P-5) | Mandatory | | | | |
| VLINK-420-011 | <ul style="list-style-type: none"> SIEM Hand Off (See attached Annex Q) | Mandatory | | | | |
| VLINK-420-012 | <ul style="list-style-type: none"> AML Hand Off (Inward Instapay and BanNet) (See attached Annexes R-1 to R-2) | Mandatory | | | | |
| VLINK-420-013 | The system must process handoff file of branch/branch group list from IST/Switch. | Mandatory | | | | |
| VLINK-420-014 | The system must be able to generate a hand off file to be used in reconciliation of inward transactions (P2P and P2M Transactions) (see attached Annex L) | Mandatory | | | | |

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| | | | | Effort (man-days) | Cost (PHP) | |
| Reconciliation Hand Off | | | | | | |
| VLINK-420-015 | The system must generate the following debit/credit interface file to effect adjustments from/to LANDBANK/CFB Cardholders' Account: a. FINDES File – for CASA and Cash Card (Credit Only) (see attached Annexes S-1 and S-2) Business Rules: CASA (Credit and Debit File) 1. For Peso Account only 2. No Duplicate Account Number 3. Separate files for Current and Savings Account Cash Card (Credit File Only) 1. No Duplicate Card/Account Numbers | Mandatory | | | | |
| VLINK-420-016 | b. Batch Credit File – for LPC (see attached Annexes N-1 to N-14) | Mandatory | | | | |
| Data Back-up/Archiving | | | | | | |
| VLINK-420-017 | The system must have a facility to back-up/archive system files/transactions/data based on specified date range. | Mandatory | | | | |

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| | | | | Effort (man-days) | Cost (PHP) | |
| Performance Requirements | | | | | | |
| VLINK-430-001 | The system must have a facility to archive and restore historical data/transaction/journal logs based on the parameter set by the bank (e.g., 5 years). | Mandatory | | | | |
| VLINK-430-002 | The system must have a parameterized facility to set data retention for the following: Example: Receiving Application – 60 days Reconciliation Application – 1 year | Mandatory | | | | |
| VLINK-430-003 | The system must be able to store all ISO 20022 fields in the database. | Mandatory | | | | |
| VLINK-430-004 | The system must have a facility to back-up the system files without downtime. | Mandatory | | | | |
| VLINK-430-005 | The system must be able to support multiple simultaneous transactions at a given time without system slow down. | Mandatory | | | | |

Operational Requirements

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| | | | | Effort (man-days) | Cost (PHP) | |
| VLINK-440-001 | The system must comply with the existing IT hardware, database (i.e., Oracle, DB2, SQL server) and operating systems architecture of the Bank. (e.g., AIX, LINUX, Windows) | Mandatory | | | | |
| VLINK-440-002 | The system must be able to run in Windows 10 or higher (64bit). | Mandatory | | | | |
| VLINK-440-003 | The system must have a regular scheduled task to inquire and update the status of timed-out requests to all interfaced systems (e.g., Link.Biz , Mastercard, etc.) | Mandatory | | | | |
| Reportorial Requirements | | | | | | |
| Reportorial Requirements (Receiving Application - Local and Foreign Currency) | | | | | | |
| VLINK-450-001 | The system must generate two separate reports of the following (separately labeled and generated for LBP and OFBANK): | Mandatory | | | | |
| | <ul style="list-style-type: none"> • Instapay as Receiver per Branch Group • Instapay as Receiver per Bank Source <ul style="list-style-type: none"> • P2P • P2M (as applicable) | Mandatory | | | | |
| VLINK-450-003 | | Mandatory | | | | |
| VLINK-450-004 | <ul style="list-style-type: none"> • LPC Instapay as receiver | Mandatory | | | | |
| VLINK-450-005 | <ul style="list-style-type: none"> • LPC Instapay as receiver per Bank source | Mandatory | | | | |
| VLINK-450-006 | The system must generate a report of Turn-Around Time per transactions to and from online interfacing systems (i.e., ISI, CASA, Link.Biz, MI | Mandatory | | | | |
| Reportorial Requirements (Reconciliation Application) | | | | | | |

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| VLINK-450-007 | The system must be able to mask card numbers in the reports. | Mandatory | | | | |
| VLINK-450-008 | The system must generate the following reports in csv/pdf upon reconciliation: (see attached Annexes O-1 to O-7) <ul style="list-style-type: none"> Instapay Transactions Switch Float – Outward Instapay Transactions Switch Float - Inward Instapay Reconciling Items – Outward (In BN Report Only) Instapay Reconciling Items - Outward (In LBP Report Only) Instapay Reconciling Items – Inward (In BN Report Only) Instapay Reconciling Items – Inward (In LBP Report Only) Instapay Summary Report | Mandatory | | | | |
| Maintainability Requirements | | | | | | |
| VLINK-460-001 | The vendor must be able to track revision and log any revision of any enhancement made on the system. | Mandatory | | | | |
| VLINK-460-002 | The vendor must provide a version control system/application to view any revisions or enhancements (e.g., splash or help screen) made on the software or any applicable modules or components of the system. | Mandatory | | | | |
| Portability Requirements | | | | | | |
| VLINK-470-001 | The system must be adaptable to changes in LBP IT architecture, hardware, software and database platforms | Mandatory | | | | |

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| | | | | Effort (man-days) | Cost (PHP) | |
| Security Requirements | | | | | | |
| VLINK-480-001 | The system must be accessed through user ID and proper authentication mechanism (i.e., something the user know (e.g., password or passphrase), something you have (e.g., token device or smart card) or something you are (e.g., biometric)) | Mandatory | | | | |
| VLINK-480-002 | The numeric parameters concerning User ID and password must be parameterized/not hard-coded. An admin user must be able to set and modify the values | Mandatory | | | | |
| VLINK-480-003 | The User ID must be unique | Mandatory | | | | |
| VLINK-480-004 | The User ID must not be case-sensitive | Mandatory | | | | |
| VLINK-480-005 | The User ID must be alphabetic, numeric or combination of both characters | Mandatory | | | | |
| VLINK-480-006 | The User ID must be a minimum of 4 characters | Mandatory | | | | |
| VLINK-480-007 | The password must be different from User ID | Mandatory | | | | |
| VLINK-480-008 | The password must be case-sensitive | Mandatory | | | | |
| VLINK-480-009 | The password must be masked/not displayed in clear text during input | Mandatory | | | | |
| VLINK-480-010 | The password must be encrypted during transmission and storage | Mandatory | | | | |
| VLINK-480-011 | The password must have a combination of alpha and numeric characters (except when input device is limited to a numeric keypad) | Mandatory | | | | |
| VLINK-480-012 | The password may be set to a unique value for each user for first-time use and upon reset | Mandatory | | | | |
| VLINK-480-013 | The user must be forced to change administrator-assigned password on the following instances: <ul style="list-style-type: none"> During the user's initial logon after enrollment | Mandatory | | | | |

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| | | | | Effort (man-days) | Cost (PHP) | |
| VLINK-480-014 | <ul style="list-style-type: none"> After password reset | Mandatory | | | | |
| VLINK-480-015 | <ul style="list-style-type: none"> All users must have the option to change his/her own password anytime when needed | Mandatory | | | | |
| VLINK-480-016 | The system must have the following password/login control properties which must be parameterized, i.e., the value may be set/assigned and modified by the administrator | Mandatory | | | | |
| VLINK-480-017 | The minimum number of characters for a password must be 7 for Cardholder Data Environment (CDE). | Mandatory | | | | |
| VLINK-480-018 | The password must have an expiry period, i.e., the system must require user to change password after a given period/number of days from the date of last PW change; otherwise, the system will not allow the user to login until his/her PW is changed) | Mandatory | | | | |
| VLINK-480-019 | The password must have a password re-use/history, i.e., the system must not allow the user to use his previous password/s when nominating a new password. | Mandatory | | | | |

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| No. | Functional Requirements | Priority | Percentage Compliance | Customization Estimates (Expressed in Man-days) | | Response |
|---------------|---|-----------|-----------------------|---|------------|----------|
| | | | | Effort (man-days) | Cost (PHP) | |
| VLINK-480-020 | The system must have a facility for user group and user access management: a. addition, modification, deletion of user groups b. addition, modification, deletion of users c. lifting of user suspension d. resetting of password e. Generation of list of users that may be filtered per Department/Unit and with the following details: <ul style="list-style-type: none"> • User ID • User Name • Department • User Group • Date of last access • Status f. search/query facility to locate specific user/user group | Mandatory | | | | |
| VLINK-480-021 | The system must have a setting to limit failed logon attempts, i.e., the maximum number of unsuccessful attempts to log-in before the User ID becomes locked/suspended; the counter for unsuccessful attempts must reset to zero once the user has logged in or the user ID's lock/suspension is lifted) | Mandatory | | | | |
| VLINK-480-022 | The system must have a setting for idle time, i.e., the maximum period/no. of minutes of user inactivity before the user is required to re-authenticate to reactivate the terminal or session) | Mandatory | | | | |
| VLINK-480-023 | For CDE, the system must have a setting for inactivity period, i.e., the number of days of inactivity (90 days) before a user ID becomes deactivated in status and unable to access the system; An intervention by an administrator is required to make the User ID usable | Mandatory | | | | |

VOCALINK INSTAPAY 2.0 ISO20022 PROJECT
REQUIREMENTS COMPLIANCE FORM (RCF)



LANDBANK

REQUIREMENTS COMPLIANCE FORM

CLASS D

| No. | Functional Requirements | Priority | Percentage Compliance | Customization Estimates (Expressed in Man-days) | | Response |
|---------------|--|-----------|-----------------------|---|------------|----------|
| | | | | Effort (man-days) | Cost (PHP) | |
| VLINK-480-024 | Require multi-factor authentication for all individual administrative access and all remote/non-console access of admin/back-office user | Mandatory | | | | |
| VLINK-480-025 | The system must have an access control system that restricts access based on a user's need to know (i.e., individual personnel's job function) and is set to "deny all" unless specifically allowed | Mandatory | | | | |
| VLINK-480-026 | For CDE, the following events concerning internal users shall be captured and logged: <ul style="list-style-type: none"> All individual user accesses to cardholder data | Mandatory | | | | |
| VLINK-480-027 | <ul style="list-style-type: none"> All actions taken by any individual with root or administrative privileges | Mandatory | | | | |
| VLINK-480-028 | <ul style="list-style-type: none"> Access to all audit trails | Mandatory | | | | |
| VLINK-480-029 | <ul style="list-style-type: none"> Invalid logical access attempts | Mandatory | | | | |
| VLINK-480-030 | <ul style="list-style-type: none"> Use of and changes to identification and authentication mechanisms – including but not limited to creation of new accounts and elevation of privileges – and all changes, additions, or deletions to accounts with root or administrative privileges | Mandatory | | | | |
| VLINK-480-031 | <ul style="list-style-type: none"> Initialization, stopping, or pausing of the audit logs | Mandatory | | | | |
| VLINK-480-032 | <ul style="list-style-type: none"> Creation and deletion of system-level objects | Mandatory | | | | |

VOCALINK INSTAPAY 2.0 ISO20022 PROJECT
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REQUIREMENTS COMPLIANCE FORM

CLASS D

| No. | Functional Requirements | Priority | Percentage Compliance | Customization Estimates (Expressed in Man-days) | | Response |
|---------------|--|-----------|-----------------------|---|------------|----------|
| | | | | Effort (man-days) | Cost (PHP) | |
| VLINK-480-033 | For each event in CDE, the audit trail entries must record the following: <ul style="list-style-type: none"> User Identification | Mandatory | | | | |
| VLINK-480-034 | <ul style="list-style-type: none"> Type of event | Mandatory | | | | |
| VLINK-480-035 | <ul style="list-style-type: none"> Date and time | Mandatory | | | | |
| VLINK-480-036 | <ul style="list-style-type: none"> Success or failure indication | Mandatory | | | | |
| VLINK-480-037 | <ul style="list-style-type: none"> Origination of event (i.e., IP address or terminal ID, hostname) | Mandatory | | | | |
| VLINK-480-038 | <ul style="list-style-type: none"> Identify or name of affected data, system component, or resource | Mandatory | | | | |

VOCALINK INSTAPAY 2.0 ISO20022 PROJECT
REQUIREMENTS COMPLIANCE FORM (RCF)



REQUIREMENTS COMPLIANCE FORM

CLASS D

| No. | Functional Requirements | Priority | Percentage Compliance | Customization Estimates (Expressed in Man-days) | | Response |
|-----------------------------|---|-----------|-----------------------|--|------------|----------|
| | | | | Effort (man-days) | Cost (PHP) | |
| PCI-DSS Requirements | | | | | | |
| VLINK-480-039 | <p>The system must comply with the current PCI-DSS standards wherever applicable to the following:</p> <ul style="list-style-type: none"> Database <p>Business Rule: Render card number/cardholder data unreadable anywhere it is stored (including on portable digital media, backup media, and in logs) by using any of the following approaches:</p> <ul style="list-style-type: none"> One-way hashes based on strong cryptography, (hash must be of the entire PAN) Truncation (hashing cannot be used to replace the truncated segment of PAN) Index tokens and pads (pads must be securely stored) Strong cryptography with associated key-management processes and procedures. | Mandatory | | | | |



REQUIREMENTS COMPLIANCE FORM

CLASS D

| No. | Functional Requirements | Priority | Percentage Compliance | Customization Estimates (Expressed in Man-days) | | Response |
|---------------|--|-----------|-----------------------|---|------------|----------|
| | | | | Effort (man-days) | Cost (PHP) | |
| VLINK-480-040 | <ul style="list-style-type: none"> During transmission <p>Business Rule: Use strong cryptography and security protocols (e.g., TLS 1.2 and above) to safeguard sensitive cardholder data during transmission over open, public networks.</p> <p>Examples of open, public networks include but are not limited to the Internet; wireless technologies, including 802.11 and Bluetooth; cellular technologies, for example, Global System for Mobile communications (GSM), Code division multiple access (CDMA); and General Packet Radio Service (GPRS).</p> | Mandatory | | | | |
| VLINK-480-041 | <ul style="list-style-type: none"> Reports <p>Business Rule: Reports generated must only display in maximum the first six and last four digits of the Card Number</p> | Mandatory | | | | |
| VLINK-480-042 | <p>The system must comply with PCI DSS provision on masking of cardholder data (e.g., card number, expiration, etc.) when in display.</p> <p>Business Rule: First six and last four digits are the maximum number of digits to be displayed</p> | Mandatory | | | | |

VOCALINK INSTAPAY 2.0 ISO20022 PROJECT
REQUIREMENTS COMPLIANCE FORM (RCF)



REQUIREMENTS COMPLIANCE FORM

CLASS D

| No. | Functional Requirements | Priority | Percentage Compliance | Customization Estimates (Expressed in Man-days) | | Response |
|-------------------------------|--|-----------|-----------------------|---|------------|----------|
| | | | | Effort (man-days) | Cost (PHP) | |
| Integrity Requirements | | | | | | |
| VLINK-490-001 | The system must implement encryption/decryption technologies that are appropriate with the data being processed (e.g., SHA256, 3DES, AES256) | Mandatory | | | | |
| VLINK-490-002 | The system must ensure integrity of all data (e.g., monetary transactions, reports, hand-off files). | Mandatory | | | | |
| VLINK-490-003 | The system must pass the vulnerability assessment of the Bank. | Mandatory | | | | |
| VLINK-490-004 | The vendor must address findings in the vulnerability report provided by the Bank. | Mandatory | | | | |
| Audit Requirements | | | | | | |
| VLINK-4100-001 | The system must log all users (e.g., Application Administration, Security Administrator, System Administrator, and business users) activities and information such as but not limited to the following: <ul style="list-style-type: none"> • Date and time of User log-in and log-off • User ID and name | Mandatory | | | | |
| VLINK-4100-002 | <ul style="list-style-type: none"> • Date and time of activity done in the system | Mandatory | | | | |
| VLINK-4100-003 | <ul style="list-style-type: none"> • Description of the activity done in the system (e.g., change of password, enrollment of users) | Mandatory | | | | |
| VLINK-4100-004 | <ul style="list-style-type: none"> • Terminal ID/IP Address/Computer Name (whichever is applicable) | Mandatory | | | | |
| VLINK-4100-005 | <ul style="list-style-type: none"> • Value before | Mandatory | | | | |
| VLINK-4100-006 | Note: Not applicable for application/system referred as a "tool" | | | | | |

VOCALINK INSTAPAY 2.0 ISO20022 PROJECT
 REQUIREMENTS COMPLIANCE FORM (RCF)



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REQUIREMENTS COMPLIANCE FORM

CLASS D

| No. | Functional Requirements | Priority | Percentage Compliance | Customization Estimates (Expressed in Man-days) | | Response |
|-----------------------------------|--|-------------|-----------------------|---|------------|----------|
| | | | | Effort (man-days) | Cost (PHP) | |
| VLINK-4100-007 | <ul style="list-style-type: none"> Value after | Mandatory | | | | |
| | Note: Not applicable for application/system referred as a "tool" | | | | | |
| VLINK-4100-008 | Remarks/status (e.g., successful/failed login, locked ID) | Mandatory | | | | |
| VLINK-4100-009 | The system must view/display, print and download audit trail report based on the range of the selected data. | Mandatory | | | | |
| VLINK-4100-010 | The system must log transactions, meaning all successful, cancelled and rejected transactions must be accounted for. | Mandatory | | | | |
| VLINK-4100-011 | The system must have the facility to store and retrieve Audit Trail data of all user activities | Mandatory | | | | |
| Miscellaneous Requirements | | | | | | |
| VLINK-4110-001 | The vendor must provide the source code to the bank via Escrow Agreement. | Recommended | | | | |
| | Note: 1. Source code of the application to be developed that are proprietary and conceptualized by the Bank must be provided to LANDBANK Proprietary systems conceptualized and designed by LANDBANK must not be sold to competitors | | | | | |
| VLINK-4110-002 | The Bank must be provided with a Conceptual Systems Design (CSD) or its equivalent document for the customized functionalities. | Mandatory | | | | |

VOCALINK INSTAPAY 2.0 ISO20022 PROJECT
 REQUIREMENTS COMPLIANCE FORM (RCF)

Revised Annex E-2



REQUIREMENTS COMPLIANCE FORM

CLASS D

| No. | Functional Requirements | Priority | Percentage Compliance | Customization Estimates (Expressed in Man-days) | | Response |
|----------------|---|-----------|-----------------------|---|------------|----------|
| | | | | Effort (man-days) | Cost (PHP) | |
| VLINK-4110-003 | <p>The Bank must be provided with a Technical Requirements Specification (TRS) or its equivalent document with the following minimum information/sections:</p> <ul style="list-style-type: none"> • Hardware and software Specifications • System / Infrastructure diagrams (Prod, UAT, DR) • Process flow diagrams (P2P, P2M, Reconciliation, etc.) • Data Flow Diagram (DFD) for all processes involving Card Numbers • Database/Table Specifications • ISO20022 Message mapping to Database tables • Database table mapping to Handoff Files • Database table mapping to Interface Messages • Generated files Layout and Specifications (handoffs, credit files, etc.) • Interface Messages Layout and Specifications • Reports Layout and Specifications • Parameter tables / quick reference tables • Screen Layouts/UI and Specifications • Audit trail Layouts and Specifications • Program/Module Listing Specifications • User profile listings • User profile mapping to Screens/UI • Error Code table with fix procedure • Entity relationship diagrams | Mandatory | | | | |
| VLINK-4110-004 | The Bank must be provided with a Technical Implementation Plan (TIP) or its equivalent document. | Mandatory | | | | |
| VLINK-4110-005 | The vendor must comply with the Bank's Requirements Tracking Matrix (RTM). | Mandatory | | | | |

VOCALINK INSTAPAY 2.0 ISO20022 PROJECT
 REQUIREMENTS COMPLIANCE FORM (RCF)

REVISED NUMBER 5 - 24



REQUIREMENTS COMPLIANCE FORM

CLASS D

| No. | Functional Requirements | Priority | Percentage Compliance | Customization Estimates (Expressed in Man-days) | | Response |
|----------------|---|-----------|-----------------------|---|------------|----------|
| | | | | Effort (man-days) | Cost (PHP) | |
| VLINK-4110-006 | <p>The Bank must be provided with an Application Maintenance Manual (AMM) or equivalent.</p> <p>Examples:</p> <ul style="list-style-type: none"> • Server Hardware/ Software Installation Procedures • Applicable administration/ housekeeping routines • Problem Management Procedures, including documentation on System Errors, Messages and Codes (e.g., Quick Fix/Troubleshooting Guide) • Technical/System Manual • Data Flow Diagrams (e.g., Level 1 and 2) • User and Security Administration • Operating Procedures • User's Manual <p>Quick Reference Guide</p> | Mandatory | | | | |
| VLINK-4110-007 | <p>The Bank must be provided with an Integration Testing Certification or its equivalent.</p> | Mandatory | | | | |
| VLINK-4110-008 | <p>The Bank must be provided with a System Testing Certification (Backup and Recovery Testing, Stress Testing) or its equivalent.</p> | Mandatory | | | | |

VOCALINK INSTAPAY 2.0 ISO20022 PROJECT
 REQUIREMENTS COMPLIANCE FORM (RCF)

Annex C – Matching Criteria for Reconciliation of Inward and Outward Instapay Transactions

| Matching Description | Bancnet File | LANDBANK File | Reconciliation Status |
|---|---------------------|------------------------|-----------------------|
| Transaction approved/accepted in both BN and LBP | Accepted | Approved/Forced Posted | Matched |
| Transaction Rejected/Not logged in BN but Approved/Forced Posted in LBP | Rejected/Not logged | Approved/Forced Posted | In LBP Only |
| Transaction Accepted in BN but Rejected/Not logged in LBP | Accepted | Rejected/Not logged | In BN Only |

Note: Transactions after LANDBANK’s batch/cut-off time are considered as “switch float” transactions and shall be included in the next day’s reconciliation.



Integrated Issuing

File Formats User Guide – Upload 2021.R8

7 September 2021

IIDFU

| S. No. | Field | Attribute | Length | Field Usage M: Mandatory, O: Optional and C: Conditional | Remarks |
|--------|-----------|-----------|--------|---|---|
| 3 | Check sum | Number | 8 | C | Check sum value for the record. Fixed length 8 digit value, left padded with zeroes |

Footer

Table 164: Footer

| S. No. | Field | Attribute | Length | Field Usage M: Mandatory, O: Optional and C: Conditional | Remarks |
|--------|--------------|-----------|--------|---|--|
| 1 | File Trailer | Character | 2 | M | File Trailer/Footer, always FT |
| 2 | Record Count | Number | 9 | M | Total record count in the file excluding header and footer, left padded with zero. |

Transaction Upload

This file is used to upload Load Cash, Miscellaneous Debit Credit, Cashback, and Card Fees transactions.

File Naming Convention

TXU<bank_code>DDMMYYHH24MISS.dat

NOTE: Pipe (|) delimited file format in Record fields only. If the value is not available for any of the column, pipe (|) must be provided. The separator is not supported for the Header and Footer sections. Further, Header and Footer are of fixed length.

The following elements will be used to name files:

Table 165: File Naming Convention

| S. No. | Field | Attribute | Length | Field Usage M: Mandatory, O: Optional and C: Conditional | Remarks and validation |
|--------|----------------|--------------|--------|---|---|
| 1 | File Type | Alphanumeric | 3 | M | Fixed value "TXU" |
| 2 | Institution | Alphanumeric | 6 | M | Bank Code. Indicates the bank or institution code for which the transaction file is uploaded. |
| 3 | Date | Alphanumeric | 12 | M | Date of file creation in DDMMYYHH24MISS format. |
| 4 | File Extension | Alphanumeric | 4 | M | .dat |

Examples of file names:

Table 166: File Naming Convention

| File Type | File Name |
|--------------------|---------------------------|
| Transaction Upload | TXU158127140426174708.dat |

Header

Table 167: Header

| S. No. | Field | Attribute | Length | Field Usage M: Mandatory, O: Optional and C: Conditional | Remarks and validation |
|--------|-------------|--------------|--------|---|------------------------|
| 1 | Record Type | Alphanumeric | 2 | M | Fixed value "HD" |
| 2 | Institution | Alphanumeric | 6 | M | Bank Code |

| S. No. | Field | Attribute | Length | Field Usage M: Mandatory, O: Optional and C: Conditional | Remarks and validation |
|--------|---------|--------------|--------|--|---|
| 3 | Date | Alphanumeric | 8 | M | Date of file creation in DDMMYYYYHH24MISS format. |
| 4 | Version | Alphanumeric | 3 | M | 2.0 |

Record

| S. No. | Field | Attribute | Length | Field Usage M: Mandatory, O: Optional and C: Conditional | Remarks |
|--------|---------------|-----------|--------|--|--|
| 1 | DEVICE_NUMBER | Number | 24 | C | Valid Device Number. Either Device Number or CNA must be provided in the request. If the values for Device Number and CNA are present, the CNA value is not checked. |

Annex A-4

| S. No. | Field | Attribute | Length | Field Usage M: Mandatory, O: Optional and C: Condition | Remarks |
|--------|-------------------|-----------|--------|---|---|
| 2 | WALLET_NUMB ER | Number | 24 | O | Valid Wallet Number. If this field is not provided: <ul style="list-style-type: none"> For single currency prepaid cards, credit cards, and debit cards, the transaction is posted in the default wallet. For multicurrency cards, the wallet is derived based on billing currency mentioned in the record and the transaction is posted in that wallet. |
| 3 | INDICATOR | Number | 1 | M | Identifies if the transaction is original or reversal. Valid values: 0: Normal 1: Reversal Reversal is applicable only in case of Load, Cashback, and Card fees (Both full and partial reversals in case of card fees and cashback), if sent for Misc Credit or Misc Debit the record should be rejected. |
| 4 | TRANSACTION_ DATE | Date | 8 | M | Transaction date in DDMMYYYY format. |

Amex 11-5

| S. No. | Field | Attribute | Length | Field Usage M: Mandatory, O: Optional and C: Conditional | Remarks |
|--------|------------------|--------------|--------|---|---|
| 5 | TRANSACTION_CODE | Alphanumeric | 2 | M | Valid values: U1: Load Cash allowed for prepaid product only. 71: Misc Credit allowed for all product types. 70: Misc Debit allowed for all product types. 21: Card Fees. 92: Cashback - Allowed for Prepaid Product only. |

| S. No. | Field | Attribute | Length | Field Usage M: Mandatory, O: Optional and C: Conditional | Remarks |
|--------|-------------|--------------|--------|---|--|
| 6 | FEES_REASON | Alphanumeric | 2 | C | <p>In case of Card fees transactions, this field should be present and must have valid value of fee reason code. The valid values are as defined on the Card Management > Program Setup > Device Configuration > Fee Reason screen.</p> <p>The record will be rejected if the value is not configured.</p> <p>Whenever the renewal or replacement fee is posted, the system generates an alert (if enabled) for indicating the fee amount that is charged. This alert gets triggered either immediately after the replacement/renewal process or after the card is activated, if the renewal or replacement fee is applied for any of the following reason codes:</p> <ul style="list-style-type: none"> • Renew Device [9] • Early Renew Device [04] • Late Renewal [21] • Lost Device [05] • Stolen Device [6] • Device Damaged [19] • Counterfeit Device [07] • Emergency Replacement [20] • Erroneous Device [02] • Replace Other Reason [8] |

| S. No. | Field | Attribute | Length | Field Usage M: Mandatory, O: Optional and C: Conditional | Remarks |
|--------|----------------------|-----------|-------------|---|---|
| | | | | | • Device Technology Upgrade [03] |
| 7 | TRANSACTION_AMOUNT | Number | Maximum: 15 | M | <p>'0006000' means 60. This is as per the currency exponent.</p> <p>This value should be whole number. Value is calculated with following method using ISO Defined exponent. For example:</p> <p>Value of file: 000000000100333 Currency: USD Exponent value: as per ISO standard for USD is 2 Calculated value is: 000000000100333/100 : 1003.33</p> <p>Value of file: 000000C00100333 Currency: BHD Exponent value: as per ISO standard for BHD is 3.</p> |
| 8 | TRANSACTION_CURRENCY | Number | 3 | M | Transaction Currency. This is the ISO currency code that must be sent in the file. |
| 9 | CONVERSION_RATE | Number | 25 | C | This field should be sent for cross currency transaction; otherwise, the record is rejected. This field will not be sent in case of single currency transaction. |

| S. No. | Field | Attribute | Length | Field Usage M: Mandatory O: Optional and C: Conditional | Remarks |
|--------|----------------------|--------------|--------|--|--|
| 10 | CONVERSION_RATE_DATE | Date | 8 | O | Effective date for the rate sent in the file DDMMYYYY format. |
| 11 | BILLING_AMOUNT | Number | 15 | M | '0006000' means 60. This is as per the currency exponent. This value should be whole number. Value is calculated with following method using ISO Defined exponent. For example: Value of file: 000000000100333 Currency: USD Exponent value: as per ISO standard for USD is 2 Calculated value is: 000000000100333/100 : 1003.33 Value of file: 000000000100333 Currency: BHD Exponent value: as per ISO standard for BHD is 3. |
| 12 | BILLING_CURRENCY | Character | 3 | M | Billing Currency. This is the ISO currency code that must be sent in the file. |
| 13 | NARRATION | Alphanumeric | 40 | O | Transaction Description |

| S. No. | Field | Attribute | Length | Field Usage M: Mandatory, O: Optional and C: Conditional | Remarks |
|--------|--------------|-----------|--------|---|---|
| 14 | ORG_TXN_ARN | Number | 50 | C | Original Transaction Acquirer Reference Number (ARN) used for extracting original transaction. It is mandatory in case of reversal requests. Applicable only in case of load and card fees reversals (both full and partial reversals in case of Card fees). The ARN is not mandatory for cashback transaction. |
| 15 | ORG_TXN_DATE | Date | 25 | C | Original Transaction Date and Time in DDMMYYYYHH24MISS format. It is mandatory in case of reversal requests. Applicable only in case of load and card fees reversals (both full and partial reversals in case of Card fees). |

| S. No. | Field | Attribute | Length | Field Usage M: Mandatory O: Optional and C: Conditional | Remarks |
|--------|--------|-----------|--------|--|--|
| 16 | SOURCE | Number | 2 | O | <p>Represents the source or origin of the transaction.</p> <ul style="list-style-type: none"> • Valid Values: <ul style="list-style-type: none"> - 1 - IVR - 2 - Mobile - 3 - ATM - 4 - NetBanking - 5 - POS - 6 - Scheme - 7 - CoreBanking - 8 - SMS - 9 - ACS - 10 - ONUS - 11 - Other - 12 - Other 2 - 13 - Other 3 - 14 - Other 4 - 15 - Other 5 - 99 - DEFAULT • The SOURCE field is applicable only if the TRANSACTION_CODE value is U1. If the values are not between the valid value range of 1 to 15, the record is rejected. • For other transaction types, this field is ignored. |

| S. No. | Field | Attribute | Length | Field Usage M: Mandatory O: Optional and C: Conditional | Remarks |
|--------|-----------------------|--------------|--------|--|--|
| 17 | CARD_NUMBER _ALIAS | Alphanumeric | 24 | C | <p>Valid and unique Card Number Alias (CNA) that is supported by the institution. Either CNA or Device number must be provided in the request.</p> <p>The device status where the request gets processed with CNA is (DEVICE_STATUS_CODE = NORMAL (0) OR (DEVICE_STATUS_CODE = UPGRADE (9) AND UPGRADE_STATUS = 1).</p> <p>If multiple normal devices are found for the CNA, then the Product Type, Program Code, and Device Plan Code fields are checked in the record to find a unique device.</p> <p>If the Device Number Alias Uniqueness Level parameter at institution level is defined as I-Institution Level Uniqueness, the uniqueness of CNA is validated at institution level while processing the record.</p> <p>If the Device Number Alias Uniqueness Level parameter at institution level is defined as D-Device Plan Level Uniqueness, the uniqueness of CNA is validated at device plan level while processing the record.</p> |

| S. No. | Field | Attribute | Length | Field Usage M: Mandatory, O: Optional and C: Conditional | Remarks |
|--------|------------------|--------------|--------|---|--|
| 18 | PRODUCT_TYPE | Alphanumeric | 1 | O | Valid values are: • D: Debit • P: Prepaid • C: Credit |
| 19 | PROGRAM_CODE | Alphanumeric | 10 | O | Program for which the request is received. |
| 20 | DEVICE_PLAN_CODE | Alphanumeric | 10 | O | Device plan code as configured in customer portal for that program. |
| 21 | Custom field 1 | Alphanumeric | 100 | O | Reserved for future use |
| 22 | Custom field 2 | Alphanumeric | 100 | O | Reserved for future use |
| 23 | Custom field 3 | Alphanumeric | 100 | O | Reserved for future use |
| 24 | Custom field 4 | Alphanumeric | 100 | O | Reserved for future use |
| 25 | Custom field 5 | Alphanumeric | 100 | O | Reserved for future use |
| 26 | CHECKSUM | Number | 8 | M | Required if configured against the batch. Check sum value for the record. Fixed length 8 digit value, left padded with zeroes. |

Footer

Table 168: Footer

| S. No. | Field | Attribute | Length | Field Usage M: Mandatory, O: Optional and C: Conditional | Remarks |
|--------|-------------|--------------|--------|---|------------------|
| 1 | Record Type | Alphanumeric | 2 | M | Fixed value "FT" |

| S. No. | Field | Attribute | Length | Field Usage M: Mandatory, O: Optional and C: Conditional | Remarks |
|--------|---------------|--------------|--------|---|--|
| 2 | No of records | Alphanumeric | 9 | M | Total record count in the file excluding header and footer, left padded with zero. Example:000000003 |

Transaction Limit Plan Upload Batch

Transaction Limit Plan upload batch provides mechanism to update the transaction limit plan for a cardholder at device or wallet level.

Once the file is uploaded new plan is attached at the device or wallet level. The transaction limit plan is already defined in the Integrated Issuing with the configured effective date which will also be applicable during this batch upload.

File Naming convention

NOTE: Pipe (|) delimited file format. If the value is not available for any of the column, pipe (|) must be provided.

LPU|<BANK_CODE>|<DDMMYYHH24MISS>|<SEQ_3>|.DAT

Table 169: File Naming Conventions

| S. No. | Field | Attribute | Length | Field Usage M: Mandatory, O: Optional, or C: Conditional | Remarks |
|--------|-----------|--------------|--------|---|---|
| 1 | File Type | Character | 3 | M | LPU: Limit Plan Upload |
| 2 | Bank Code | Alphanumeric | 6 | M | Bank Code |
| 3 | Date | Alphanumeric | 6 | M | Date of file creation in DDMMYY format. |

LAND BANK OF THE PHILIPPINES
INSTAPAY TRANSACTIONS SWITCH FLOAT - OUTWARD
1/1/2021

| Sending Bank | Acct Type | Source Account | Channel | Instruction ID | Tran ID | Tran Type | Tran Date | Time | Receiving Bank | Receiving Account | Tran Amount | Completion Status | |
|--------------|-----------|----------------|-----------|----------------|---------|-----------|------------|----------|----------------|----------------------|-------------|-------------------|--|
| LBP | SA | XXXXXXXXXX | IAccess | xxxxx | xxxxx | P2P | 01/01/2021 | 23:30:00 | MET | XXXXXXXXXX | 3,000.00 | | |
| LBP | CA | XXXXXXXXXX | WebAccess | xxxxx | xxxxx | QP2M | 01/01/2021 | 23:31:14 | UBP | XXXXXXXXXXXXXXXXXXXX | 2,000.00 | | |
| LBP | UICC | XXXXXXXXXX | MBA | xxxxx | xxxxx | P2P | 01/01/2021 | 23:31:16 | BDO | XXXXXXXXXX | 1,500.00 | | |
| LBP | LMPC | XXXXXXXXXX | MBA | xxxxx | xxxxx | QP2M | 01/01/2021 | 23:59:59 | BDO | XXXXXXXXXX | 2,000.00 | forced completed | |
| TOTAL | | | | | | | | | | | 4 | 8,500.00 | |

Report Attributes:
 Content: Approved transactions from 11:30:00 pm (after LBP batch cut-off) to 12:00:00am
 File Type: CSV / PDF
 Frequency: Daily
 Sorting: Per transaction time
 Account Type: Account type of LBP Source Account
 Channel: Description of channel or channel code if any
 Tran ID: Unique trace number (present in BN and LBP)
 Instruction ID: Unique trace number (present in BN and LBP)
 Tran Type: Local Instrument
 Date: mm/dd/yyyy
 Time: hh:mm:ss (military time)

LAND BANK OF THE PHILIPPINES
INSTAPAY TRANSACTIONS SWITCH FLOAT - INWARD
1/1/2021

| Sending Bank | Source Account | Instruction ID | Tran ID | Tran Type | Tran Date | Time | Receiving Bank | Acct Type | Receiving Account | Tran Amount | Completion Status |
|--------------|----------------|----------------|---------|-----------|------------|----------|----------------|-----------|----------------------|-----------------|-------------------|
| GXI | XXXXXXXXXXXX | XXXXXX | XXXXXX | P2P | 01/01/2021 | 23:30:00 | LBP | SA | XXXXXXXXXXXX | 3,000.00 | |
| AUB | XXXXXXXXXXXX | XXXXXX | XXXXXX | P2P | 01/01/2021 | 23:31:16 | LBP | UIC | XXXXXXXXXXXXXXXXXXXX | 1,500.00 | forced completed |
| BDO | XXXXXXXXXXXX | XXXXXX | XXXXXX | P2P | 01/01/2021 | 23:59:59 | LBP | LMPC | XXXXXXXXXXXXXXXXXXXX | 2,000.00 | |
| TOTAL | | | | | | | | | | 3 | |
| TOTAL | | | | | | | | | | <u>6,500.00</u> | |

Report Attributes:
 Content: Approved transactions from 11:30:00 pm (after LBP batch cut-off) to 12:00:00am
 File Type: GSV / PDF
 Frequency: Daily
 Sorting: Per transaction time
 User: AOSD (Shared (Outbound + Inlet))
 Tran ID: Unique trace number (present in BN and LBP)
 Instruction ID: Unique trace number (present in BN and LBP)
 Tran Type: Local Instrument
 Date: mm/dd/yyyy
 Time: hh:mm:ss (military time)
 Account Type: Account type of LBP Receiving Account

LAND BANK OF THE PHILIPPINES
INSTAPAY RECONCILING ITEMS - OUTWARD
IN BANCNET REPORT ONLY
1/1/2021

| Sending Bank | Acct Type | Source Account | Channel | Instruction ID | Tran ID | Tran Type | Tran Date | Time | Receiving Bank | Receiving Account | Tran Amount | BN Transaction Status | LBP Transaction Status | |
|--------------|-----------|----------------------|-----------|----------------|---------|-----------|------------|----------|----------------|----------------------|-------------|-----------------------|------------------------|--|
| LBP | SA | XXXXXXXXXXXX | MBA | XXXXXX | xxxxx | P2P | 12/31/2020 | 23:50:50 | MET | XXXXXXXXXXXX | 3,000.00 | ACTC | Rejected | |
| LBP | CA | XXXXXXXXXXXX | We Access | XXXXXX | xxxxx | P2P | 01/01/2021 | 13:01:22 | LBP | XXXXXXXXXXXXXXXXXXXX | 2,000.00 | ACWP | | |
| LBP | LICC | XXXXXXXXXXXXXXXXXXXX | MBA | XXXXXX | xxxxx | P2P | 01/01/2021 | 18:03:52 | BDO | XXXXXXXXXXXX | 1,500.00 | ACTC | | |
| LBP | LMPC | XXXXXXXXXXXXXXXXXXXX | Access | XXXXXX | xxxxx | P2P | 01/01/2021 | 20:19:08 | BDO | XXXXXXXXXXXX | 2,000.00 | ACWP | | |
| TOTAL | | | | | | | | | | | 4 | 8,500.00 | | |

Report Attributes:
 Content: Suspect reconciling items (LBP as Sender) - Approved in BN but not in LBP
 File Type: CSV / PDF
 Frequency: Daily
 Sorting: Per transaction time
 User: AOSD (Shared Outbound Folder)
 Account Type: Account type of LBP source Account
 Channel: Description of channel or channel code if any
 Tran ID: Unique trace number (present in BN and LBP)
 Instruction ID: Unique trace number (present in BN and LBP)
 Tran Type: Local Instrument
 Date: mm/dd/yyyy
 Time: hh:mm:ss (military time)

LAND BANK OF THE PHILIPPINES
INSTAPAY RECONCILING ITEMS - OUTWARD
IN LBP REPORT ONLY
1/11/2021

| Sending Bank | Source Account | Acct Type | Channel | Instruction ID | Tran ID | Tran Type | Tran Date | Time | Receiving Bank | Receiving Account | Tran Amount | LBP Transaction Status | BN Transaction Status | |
|--------------|------------------------------|-----------|----------|----------------|---------|-----------|------------|----------|----------------|------------------------------|-------------|------------------------|-----------------------|--|
| LBP | XXXXXXXXXXXX | SA | laccess | xxxxx | xxxxx | P2P | 01/01/2021 | 10:00:03 | MET | XXXXXXXXXXXX | 3,000.00 | successful | rejected | |
| LBP | XXXXXXXXXXXX | CA | WeAccess | xxxxx | xxxxx | P2P | 01/01/2021 | 12:01:22 | LBP | XXXXXXXXXXXXXXXXXXXXXXXXXXXX | 2,000.00 | successful | rejected | |
| LBP | XXXXXXXXXXXXXXXXXXXXXXXXXXXX | LCC | MBA | xxxxx | xxxxx | P2P | 01/01/2021 | 18:03:52 | BDO | XXXXXXXXXXXX | 1,500.00 | successful | rejected | |
| LBP | XXXXXXXXXXXXXXXXXXXXXXXXXXXX | LMPC | MBA | xxxxx | xxxxx | P2P | 01/01/2021 | 20:19:08 | BDO | XXXXXXXXXXXX | 2,000.00 | forced completed | rejected | |
| TOTAL | | | | | | | | | | | 4 | 8,500.00 | | |

Report Attributes:
 Content: Suspect reconciling items (LBP as Sender) - Approved in LBP but not in BN
 File Type: CSV / PDF
 Frequency: Daily
 Sorting: Per transaction time
 User: AOSID (Shared Outbound Folder)
 Account Type: Account type of LBP Source Account
 Channel: Description of channel or channel code (if any)
 Tran ID: Unique trace number (present in BN and LBP)
 Instruction ID: Unique trace number (present in BN and LBP)
 Tran Type: Local Instrument
 Date: mm/dd/yyyy
 Time: hh:mm:ss (military time)

LAND BANK OF THE PHILIPPINES
INSTAPAY RECONCILING ITEMS - INWARD
IN BN REPORT ONLY
1/1/2021

| Sending Bank | Source Account | Instruction ID | Tran ID | Tran Type | Tran Date | Time | Receiving Bank | Acct Type | Receiving Account | Tran Amount | BN Transaction Status | LBP Transaction Status | |
|--------------|----------------|----------------|---------|-----------|------------|----------|----------------|-----------|----------------------|-------------|-----------------------|------------------------|--|
| GNI | XXXXXXXXXXXX | XXXXXX | XXXXXX | P2P | 01/01/2021 | 10:00:03 | LBP | SA | XXXXXXXXXXXX | 3,000.00 | ACTC | rejected | |
| AUB | XXXXXXXXXXXX | XXXXXX | XXXXXX | P2P | 01/01/2021 | 12:01:22 | LBP | LIC | XXXXXXXXXXXXXXXXXXXX | 1,500.00 | ACWP | rejected | |
| BDO | XXXXXXXXXXXX | XXXXXX | XXXXXX | P2P | 01/01/2021 | 18:03:52 | LBP | LMFC | XXXXXXXXXXXXXXXXXXXX | 2,000.00 | ACTC | | |
| TOTAL | | | | | | | | | | 3 | 6,500.00 | | |

Report Attributes:
Content: Suspect reconciling items (LBP as Receiver) - Approved in BN but not in LBP
File Type: CSV / PDF
Frequency: Daily
Sorting: Per transaction time
User: AOSD (Shared Outbound Folder)
Account Type: Account type of LBP Destination Account
Channel: Description of channel or channel code (if any)
Tran ID: Unique trace number (present in BN and LBP)
Instruction ID: Unique trace number (present in BN and LBP)
Tran Type: Local Instrument
Date: mm/dd/yyyy
Time: hh:mm:ss (Military time)

LAND BANK OF THE PHILIPPINES
INSTAPAY RECONCILING ITEMS - INWARD
IN LBP REPORT ONLY
1/1/2021

| Sending Bank | Source Account | Instruction ID | Tran ID | Tran Type | Tran Date | Time | Receiving Bank | Act Type | Receiving Account | Tran Amount | BN Transaction Status | LBP Transaction Status |
|--------------|----------------|----------------|---------|-----------|------------|----------|----------------|----------|------------------------|-----------------|-----------------------|------------------------|
| GMI | XXXXXXXXXXXXXX | XXXXXX | XXXXXX | P2P | 12/31/2021 | 23:50:03 | LBP | SA | XXXXXXXXXXXXXX | 3,000.00 | rejected | forced completed |
| AUB | XXXXXXXXXXXXXX | XXXXXX | XXXXXX | P2P | 01/01/2021 | 12:01:22 | LBP | LICC | XXXXXXXXXXXXXXXXXXXXXX | 1,500.00 | rejected | successful |
| BDO | XXXXXXXXXXXXXX | XXXXXX | XXXXXX | P2P | 01/01/2021 | 18:03:52 | LBP | LWPC | XXXXXXXXXXXXXXXXXXXXXX | 2,000.00 | rejected | successful |
| TOTAL | | | | | | | | | | <u>6,500.00</u> | | |

Report Attributes:
Content: Suspect reconciling items (LBP as Receiver) - Approved in LBP but not in BN
File Type: CSV / PDF
Frequency: Daily
Sorting: Per transaction time
User: AOSD (Shared Outbound Folder)
Account Type: Account type of LBP Destination Account
Channel: Description of channel or channel code if any
Tran ID: Unique trace number (present in BN and LBP)
Instruction ID: Unique trace number (present in BN and LBP)
Tran Type: Local Instrument
Date: mm/dd/yyyy
Time: hh:mm:ss (military time)

SUMMARY REPORTS

Can be generated per date range/per selected category
Should contain all information (fields) returned per Transaction Type (local instrument)

e.g.

| Sending Bank | Receiving Bank | Transaction Date | Transaction Time | Instruction Identification | Transaction Identification | Transaction Type | Source Account Number | Transferor Account Number | Transaction Amount | Transaction Status Code | Status Reason Code |
|--------------|----------------|------------------|------------------|----------------------------|----------------------------|------------------|-----------------------|---------------------------|--------------------|-------------------------|--------------------|
| Total Count | | | | | | | | | | | |
| Total Amount | | | | | | | | | | | |

P2M

| Sending Bank | Receiving Bank | Transaction Date | Transaction Time | Instruction Identification | Transaction Identification | Transaction Type | Source Account Number | Transferee Account Number | Transaction Amount | Transaction Status Code | Status Reason Code | Merchant ID | Merchant Name | Store Label | Terminal Label | Reference Label | Acquired Information |
|--------------|----------------|------------------|------------------|----------------------------|----------------------------|------------------|-----------------------|---------------------------|--------------------|-------------------------|--------------------|-------------|---------------|-------------|----------------|-----------------|----------------------|
| Total Count | | | | | | | | | | | | | | | | | |
| Total Amount | | | | | | | | | | | | | | | | | |

Amex 0-1

Home > Transactions Reference > Input Transaction Descriptions > Transaction 80 - Debit/Credit Transaction

Transaction 80 - Debit/Credit Transaction

Purpose

To debit or credit an account.

| Field Name | Position/Type | Description |
|--|---------------|---|
| Controls | 1-25/C | Required. See <u>ST Control Fields</u> . |
| Tran Code | 26-27/N | Required. Code that identifies the transaction type. Value: 80 |
| User Code | 28-31/N | Required. Code that further identifies the transaction type. |
| Amount | 32-46/N | Required. Amount of the transaction. Cannot be 0. Format: N.NN |
| Original Transaction Information (47-66): | | |
| Date | 47-52/C | Date the transaction was entered (not the date the transaction was posted). If blank, current date is used. Format: MMDDYY |
| Backdate | 53/C | Backdate flag. If 1, transaction is backdated. |
| CHK-Coupon | 54-63/N | Serial number of transaction. |
| | | ❗ The purpose of the ST system is to satisfy all current and future deposit requirements for your financial organization. ST is NOT intended to be a transaction system, and therefore, does not contain the functionality to apply the required U.S. Federal Regulations to these types of transactions; the check number should always be zero. |
| Filler | 64-77/C | |
| Plan Cd1 | 78-79/C | Required for Retirement Accounts unless Option 35 (on the STT1 - Transaction Table screen) is Y (Yes). Type of contribution and/or distribution. |
| | | <p><i>Primary Plan Distribution Codes:</i></p> <ul style="list-style-type: none"> 00 - Nonreportable (Does not display on STI9 or statement of condition - may cause an out of balance condition.) 01 - Premature, no exceptions 02 - Premature with exceptions 03 - Disability 04 - Death 05 - Prohibited transaction 07 - Normal 08 - Excess contributions 09 - Insurance premium (not allowed on Education Savings Account, type 08, or Health Savings, type 10) 11 - Premature SIMPLE first two years 14 - Qualified distribution - Roth/Roth Conversion (valid only on Roth, type 07, and Roth Conversion, type 09) 15 - Direct rollover/rollover contribution to RA (not allowed on Roth, type 07, Education, |

| | |
|--|---|
| | <p>type 08, Roth Conversion, type 09, or Health Savings, type 10). SIMPLEs, type 06, must have met their two-year holding period.</p> <p>18 - Early Roth distribution (valid only on Roth, type 07, and Roth Conversion, type 09)</p> <p>21 - HSA normal</p> <p>22 - HSA excess contribution</p> <p>23 - HSA earnings on excess contribution</p> <p>24 - HSA disability</p> <p>25 - Recharacterization distribution (not allowed on SEPS, type 03, Keoghs, type 05, SIMPLEs, type 06, Education, type 08, or Health Savings, type 10)</p> <p>26 - Recharacterization earnings distribution (not allowed on SEPS, type 03, Keoghs, type 05, SIMPLEs, type 06, Education, type 08, Health Savings, type 10)</p> <p>27 - HSA prohibited</p> <p>28 - Roth distribution with exception (only valid on Roth, type 07, and Roth Conversion, type 09)</p> <p>30 - Direct transfer</p> <p>31 - Excess contributions earnings</p> <p>32 - External direct transfer</p> <p>33 - Transfer to spouse RA, incident to a divorce (not allowed on Roth, type 07, Education, type 08, Roth Conversion, type 09, or Health Savings, type 10)</p> <p>34 - Internal direct transfer</p> <p>35 - HSA death distribution</p> <p>37 - HSA external direct transfer</p> <p>38 - HSA internal direct transfer</p> <p>41 - ESA Normal distribution</p> <p>42 - ESA excess contributions</p> <p>43 - ESA excess contribution earnings</p> <p>44 - ESA disability</p> <p>45 - ESA death</p> <p>46 - ESA prohibited</p> <p>47 - ESA external direct transfer</p> <p>48 - ESA internal direct transfer</p> |
| | <p><i>Primary Plan Contribution Codes:</i></p> <p>50 - Nonreportable (Does not display on STI9 or statement of condition - may cause an out of balance condition.)</p> <p>51 - Roth Conversion (valid for Roth, type 07 and Roth Conversion, type 09)</p> <p>52 - Rollover</p> <p>53 - Delayed Rollover</p> <p>55 - Recharacterized IRA Contribution (not allowed on Keoghs, type 05, Education, type 08, or Health Savings, type 10)</p> <p>56 - Recharacterized IRA Contribution Earnings (not allowed on Keoghs, type 05, Education, type 08, or Health Savings, type 10)</p> <p>57 - Normal (not allowed for Education, type 08, or Health Savings, type 10)</p> <p>58 - Recharacterized IRA contribution (not allowed on Keoghs, type 05, Education, type 08, or Health Savings, type 10). Does not affect or reduce the year's remaining contribution limit but is reportable to the IRS.</p> <p>59 - Recharacterized IRA contribution earnings (not allowed on Keoghs, type 05, Education, type 08, or Health Savings, type 10). Does not add to YTD totals but is reportable.</p> <p>60 - Nondeductible/nonreportable (does not display on STI9 or statement of condition - may cause out of balance condition)</p> <p>62 - Nondeductible rollover</p> <p>63 - Nondeductible external direct transfer</p> <p>64 - Nondeductible internal direct transfer</p> <p>67 - Nondeductible normal (not allowed for Education, type 08, or Health Savings, type 10)</p> |

| | | |
|---------------------|---------|---|
| | | <p>10)</p> <p>68 - Nondeductible voluntary (only valid on SEP)</p> <p>69 - Nondeductible direct transfer</p> <p>70 - Voluntary (only valid on SEP)</p> <p>71 - HSA normal</p> <p>72 - HSA rollover</p> <p>77 - HSA external direct transfer</p> <p>78 - HSA internal direct transfer</p> <p>79 - HSA employer contribution</p> <p>80 - Direct transfer</p> <p>82 - External direct transfer</p> <p>84 - Internal direct transfer</p> <p>85 - Postponed Contribution (requires secondary plan code)</p> <p>86 - Repayment of Previous Distribution (requires secondary plan code)</p> <p>91 - ESA normal</p> <p>92 - ESA rollover</p> <p>97 - ESA external direct transfer</p> <p>98 - ESA internal direct transfer</p> |
| Cal Yr | 80/C | <p>Indicates whether the transaction should post to the current or previous calendar year. Used for Retirement Account processing.</p> <p>0 or 1 - Current calendar year</p> <p>1 - Previous calendar year</p> |
| Batch Number | 81-85/N | <p>Required. Batch number associated with this transaction. Use for updating monetary batch totals and for grouping transactions for the batch run.</p> |
| | | <p>Values must be within the range of valid batch numbers designated for this operator in the TS Teller Total Record.</p> |
| Seq Number | 86-90/N | <p>Required if Transaction 89 is entered. User-defined sequence number. If left blank, system-assigned sequence number.</p> |
| Plan Cd2 | 91-92/C | <p>The secondary plan distribution/contribution code used for further identifying distribution/contribution information on a plan account. Only certain combinations of primary and secondary plan codes are valid. Not used with Education Savings Account (ESA) or Health Savings Account (HSA) distribution codes and only used with certain contribution codes.</p> |
| | | <p>Secondary Plan Code Combinations</p> <p><i>Primary Distribution Code 01</i></p> <p>0 - Not used</p> <p>08 - Excess contributions</p> <p>31 - Excess contribution earnings</p> <p><i>Primary Distribution Code 02</i></p> <p>0 - Not used</p> <p>08 - Excess contributions</p> <p>31 - Excess contribution earnings</p> <p><i>Primary Distribution Code 03</i></p> <p>0 - Not used</p> <p><i>Primary Distribution Code 04</i></p> <p>0 - Not used</p> <p>08 - Excess contributions</p> <p>15 - Direct roll to IRA</p> |

31 - Excess contribution earnings
Primary Distribution Code 05
b - Not used
Primary Distribution Code 07
b - Not used
Primary Distribution Code 08
b - Not used
01 - Premature no exception
02 - Premature with exception
04 - Death
18 - Early Roth distribution
Primary Distribution Code 09
b - Not used
Primary Distribution Code 11
b - Not used
Primary Distribution Code 14
b - Not used
Primary Distribution Code 15
b - Not used
04 - Death
Primary Distribution Code 18
b - Not used
08 - Excess contribution
31 - Excess contribution earnings
Primary Distribution Code 21
b - Not used
Primary Distribution Code 22
b - Not used
Primary Distribution Code 23
b - Not used
Primary Distribution Code 24
b - Not used
Primary Distribution Code 25
b - Not used
Primary Distribution Code 26
b - Not used
Primary Distribution Code 27
b - Not used
Primary Distribution Code 28
b - Not used
Primary Distribution Code 30
b - Not used
Primary Distribution Code 31
b - Not used
01 - Premature no exception
02 - Premature with exception
04 - Death

| | | |
|------------------------|----------|---|
| | | <p>18 - Early Roth distribution <i>Primary Distribution Code 32</i> b - Not used</p> <p><i>Primary Distribution Code 34.</i> b - Not used</p> <p><i>Primary Distribution Code 35</i> b - Not used</p> <p><i>Primary Distribution Code 37</i> b - Not used</p> <p><i>Primary Distribution Code 38</i> b - Not used</p> <p><i>Primary Distribution Code 41</i> b - Not used</p> <p><i>Primary Distribution Code 42</i> b - Not used</p> <p><i>Primary Distribution Code 43</i> b - Not used</p> <p><i>Primary Distribution Code 44</i> b - Not used</p> <p><i>Primary Distribution Code 45</i> b - Not used</p> <p><i>Primary Distribution Code 46</i> b - Not used</p> <p><i>Primary Distribution Code 47</i> b - Not used</p> <p><i>Primary Distribution Code 48</i> b - Not used</p> <p><i>Primary Contribution Code 85</i> AF - Yugoslavia Area (also A1-A9) EF - Afghanistan Area (also E1-E9) FD - Federal Disaster (also F1-F9) IF - Arabian Peninsula (also I1-I9)</p> <p><i>Primary Contribution Code 86</i> DD - Designated Disaster QR - Qualified Reservist</p> |
| Alert Indicator | 93/C | <p>Indicates whether this transaction is eligible for alert event processing. For Credit transactions, if the GN Application Controls for ST specifies a Log Event Exit and Log Event Type of yes for All or for Credit Event Types; or for Debit transactions, if the GN Application Controls for ST specifies a Log Event Exit and Log Event Type of yes for All or for Debit Event Types, then an Alert Event will be processed for this transaction. This in turn may result in an Alert being issued to the alert subscriber for this account.</p> <p>Valid values:</p> <p>b or 0 - Alert will not be generated 1 - Alert may be generated</p> <p>Any other value of this field will be replaced with a 0.</p> |
| Filler | 94-100/C | |


```
ETPS11232021 TESTING - Notepad
File Edit Format View Help
ETAX|cd|A|chona|Login|11/23/21 14:09:01|Successful|192.168.17.153|Login Form
ETAX|cd|A|chona|View|11/23/21 14:10:11|Successful|192.168.17.153|Enroll Logs
ETAX|cd|A|chona|Logout|11/23/21 14:11:06|Successful|192.168.17.153|Administrator Main Menu
ETAX|cd|O|chona|Login|11/23/21 14:12:13|Failed|192.168.17.153|Login Form
ETAX|cd|A|chona|Login|11/23/21 14:13:45|Successful|192.168.17.153|Login Form
```

```
IAXS10222021 Testing - Notepad
File Edit Format View Help
IAXS|TMGIBU|tmg|Execute|10/22/21 13:50:37|Successful|192.168.1.55|Login
IAXS|TMGIBU|tmg|Create|10/22/21 13:50:37|Successful|192.168.1.55|officer Login OTP
IAXS|BRMJERIC822|JERIC|Execute|10/22/21 13:50:37|Successful|192.168.1.56|Login
IAXS|BRMJERIC822|JERIC|create|10/22/21 13:50:37|Successful|192.168.1.56|officer Login OTP
IAXS|BRMJERIC822|JERIC|Execute|10/22/21 13:50:37|Successful|192.168.1.56|Login
```

ANNEX Q

AML Hand Off Log File Format on Inward Fund Transfer/Payment Transactions
 (The file should contain successful Inward Fund Transfer to Land Bank CASA Account, Cash Card or Prepaid Card or Payment to LBP Merchant) via
 Instapay or Bancnet or other payment/EFT services)

| COLUMN NUMBER | Field Name | Description | Data Type | Length | Remarks |
|---------------|------------------------------|---|---------------------------------------|--------|--|
| 1 | Transaction Reference Number | A unique reference number or Transaction ID of the specific transactions | AN | Max 20 | |
| 2 | Transaction Date | Date of actual Posting/processing of transaction in the System/Application | DATE MM/DD/YYYY | 12 | |
| 3 | Transaction Time | Time of actual Posting/processing of transaction in the System/Application | TIME HH:MM:SS | 8 | |
| 4 | Terminal ID/IP Address | Terminal ID/IP Address used in posting/processing of transaction | AN | 20 | |
| 6 | Sending Bank Code | Bank Code of Sending Bank | AN | 11 | |
| 7 | Sending Bank Name | Bank Name of Sending Bank | AN | 50 | |
| 8 | Sending Account Number | Source/Sending Account Number | AN | 20 | |
| 10 | Receiving Account Number | Receiving Account Number/Card Number | AN | 20 | |
| 11 | LBP Merchant Code | Merchant Code | AN | 10 | |
| 12 | LBP Merchant Name | LBP Merchant Name | AN | 50 | |
| 13 | Transaction Amount | Transaction Amount | N Float (2 Decimal) Right Align | 17 | |
| 14 | Transaction Type Code | Specific transaction type code of a transaction as reflected in the receiving application | AN | MAX 10 | Valid Values: 001 Fund Transfer to CASA 002 Fund Transfer to Cash Card 003 Fund Transfer to LBP Prepaid Card 004 Bills Payment to LBP Merchant |

| COLUMN NUMBER | Field Name | Description | Data Type | Length | Remarks |
|---------------|-----------------------------|--|-----------|--------|---|
| 15 | Payment Network/EFT Service | The payment network or the Electronic Fund Transfer Service use to facilitate the transfer of fund to LBP Account (e.g. InstaPay, Bancnet) | AN | MAX 10 | Valid Values : 001- Bancnet 002- InstaPay |

| Import File Format Requirement Financial Data Entry System | | | | |
|---|---|---------|--------|--------|
| FIELD NAME | DESCRIPTION | TYPE | LENGTH | COLUMN |
| Account Number | Valid/issued Account Number | Numeric | 10 | A |
| Name | Card Holder's Name | Char | 40 | B |
| Amount | Credit Amount If Tran amount is 10,956.13 then amount should be 1095613 | Char | 15 | C |

Notes:

1. No dash should be inputted in account number.
Account numbers starting either with 0 or 00 will be truncated and shall be accepted in FINDES in that format
2. Do not input elsewhere other than the Columns A, B, and C
3. Save as CSV (Comma Delimited) *.csv file format

After Saving the file, go Utility Menu and choose "Import CSV File"
Select the file where it was saved by clicking "Browse" then locate the file location.
Choose "Restore"
After clicking "Restore" all encoded details in the CSV file will be populated in FINDES

**Import File Format Requirement for Cash Card
Financial Data Entry System 3.0**

| FIELD NAME | DESCRIPTION | TYPE | LENGTH |
|-------------|--|-----------|--------|
| Card Number | Issued Cash Card Number (16-digit Cash Card number should be padded with 3 leading zeroes. If 16-digit Cash Card number is 6031311231234567 then it should be inputted as 0006031311231234567) | Numeric | 19 |
| Name | Card Folder's Name | Character | 40 |
| Amount | Credit Amount (Amount padded with leading zeroes. If credit amount is 10,956.13 then amount should be 000000001095613) | Numeric | 15 |
| BrCode | Branch Code (Branch Code padded with leading zeroes. Sample Branch Codes are 001, 020 and 099) | Numeric | 3 |
| BatchNo | Batch Number (Batch Number padded with leading zeroes. If Batch Number is 50 then it should be inputted as 00050) | Numeric | 5 |
| Filler | Spaces | Character | 7 |

Note:

1. FinDES accepts both 19-digit and 16-digit Cash Card numbers.
2. FinDES rejects zero value in the Amount field.
3. Please default your BrCode to "999".
4. Please default the BatchNo to "00001".
5. "Import" feature to be accessed by a Supervisor Level in the FinDES.
6. "Import" feature appends records on your existing database in the FinDES.

Handling of Hybrid Scenarios – Field Length

- ISO 20022 Field length is an international standard and some are not aligned with the legacy field length. The differences will exist until all legacy participants have migrated to ISO 20022 message format.

| ISO20022 field name | Length | Legacy API field name | Length | Comments |
|--|--------|-----------------------|--------|--|
| FItoFICustomerCreditTransferV08/ CreditTransferTransactionInformation/DebtorAccount/ Identification/Other/Identification | 34 | acctno | 19 | Will be rejected with AC01 reject code |
| FItoFICustomerCreditTransferV08/ CreditTransferTransactionInformation/CreditorAccount/ Identification/Other/Identification | 34 | tfracctno | 25 | Will be rejected with AC03 reject code |
| FItoFICustomerCreditTransferV08/ CreditTransferTransactionInformation/ InterbankSettlementAmount | 18 | txnamnt | 12 | Will be rejected with AM09 reject code |

Handling of Hybrid Scenarios – Field Length

| ISO20022 field name | Length | Legacy API field name | Length | Comments |
|--|--------|-----------------------|--------|---|
| FItoFI CustomerCreditTransferV08/ CreditTransferTransactionInformation/Debtor/Name | 140 | acctname | 30 | Will be truncated |
| FItoFI CustomerCreditTransferV08/ CreditTransferTransactionInformation/Debtor/ Identification/PrivateIdentification/Other/Identificati on | 35 | | | |
| FItoFI CustomerCreditTransferV08/ CreditTransferTransactionInformation/Debtor/ Identification/PrivateIdentification/DateAndPlaceOfBi rth/ BirthDate | 10 | | | |
| FItoFI CustomerCreditTransferV08/ CreditTransferTransactionInformation/Debtor/ Identification/PrivateIdentification/DateAndPlaceOfBi rth/ CityOfBirth | 35 | accident | 50 | Will be truncated (4 fields will be concatenated to one legacy field) |
| FItoFI CustomerCreditTransferV08/ CreditTransferTransactionInformation/Debtor/ Identification/PrivateIdentification/DateAndPlaceOfBi rth/ CountryOfBirth | 2 | | | |

Handling of Hybrid Scenarios – Field Length

| ISO20022 field name | Length | Legacy API field name | Length | Comments |
|--|--------|-----------------------|--------|--|
| FItoFICustomerCreditTransferV08/ CreditTransferTransactionInformation/Creditor /Name | 140 | tfname | 30 | Will be truncated |
| FItoFICustomerCreditTransferV08/ CreditTransferTransactionInformation/Ultimate Debtor/ Identification/PrivateIdentification/Other/Ident ification | 35 | | | |
| FItoHCustomerCreditTransferV08/ CreditTransferTransactionInformation/Ultimate Debtor/ Name | 140 | | | |
| FItoFICustomerCreditTransferV08/ CreditTransferTransactionInformation/Creditor / Identification/OrganisationIdentification/Other / Identification | 35 | param4 | 100 | The National QR Standard for P2M should be strictly followed by the participants to avoid being rejected due to incomplete and/or exceeded values. |
| FItoFICustomerCreditTransferV08/ CreditTransferTransactionInformation/ RemittanceInformation/Structured/ ReferredDocumentInformation/Number | 35 | | | If QR specs is properly followed, total length for ISO 20022 field values will not exceed 100. |

Handling of Hybrid Scenarios – Field Length

| ISO20022 field name | Length | Legacy API field name | Length | Comments |
|---|--------|-----------------------|--------|--|
| FItoFICustomerCreditTransferV08/ CreditTransferTransactionInformation/ PaymentIdentification/EndToEndIdentification | 35 | custno | 19 | Will be truncated |
| FItoFICustomerCreditTransferV08/ CreditTransferTransactionInformation/ RemittanceInformation/Unstructured | 140 | purpose | 100 | Will be truncated |
| FItoFICustomerCreditTransferV08/ CreditTransferTransactionInformation/ SupplementaryData/Envelope/PaymentsSD1V01/ PointOfInteraction/Identification/Identification | 35 | | | |
| FItoFICustomerCreditTransferV08/ CreditTransferTransactionInformation/ SupplementaryData/Envelope/PaymentsSD1V01/ PointOfInteraction/SystemName | 70 | params5 | 100 | The National QR Standard for P2M should be strictly followed by the participants to avoid being rejected due to incomplete and/or exceeded values. |
| FItoFICustomerCreditTransferV08/ CreditTransferTransactionInformation/ SupplementaryData/Envelope/PaymentsSD1V01/ PointOfInteraction/GroupIdentification | 35 | | | If QR specs is properly followed, total length for ISO 20022 field values will not exceed 100. |
| FItoFICustomerCreditTransferV08/ CreditTransferTransactionInformation/ SupplementaryData/Envelope/PaymentsSD1V01/ TransactionDetails/TransactionReference | 35 | | | |

Handling of Hybrid Scenarios – Field Length

| ISO20022 field name | Length | Legacy API field name | Length | Comments |
|---|--------|-----------------------|--------|-------------------|
| FIToFICStmrCdtTrf/CdtTrfTxInf/RmtInf/Strd/AddtlRmtInf | 140 | Acqinfo | 99 | Will be truncated |