CR#EB140123 - Check digit of Ref1 and Ref2 in Function Bill Payment

## RIB & BIB

Both RIB & BIB will perform additional checking on Ref 1 & Ref 2 in Bill Payment module via a web service.



1. When customer performs a bill payment transaction, RIB & BIB system to send the information of Company Code, Service Code, Ref1, Ref2 and Amount to a web service (provided by the bank) during payment details submission at Step 3 of 5. The web service will return response as True if the Ref1 and Ref2 is a valid. If Ref1 or Ref2 is not valid, web service will return response as False with error message. RIB / BIB to display the error message received from the web service on the transaction screen.
2. The existing check digit validation for Ref1 and Ref2 is still required. The validation to web service is additional checking before proceed to next steps. IB to perform existing check digit validation first before proceeding to the web service validation.
3. For True Money payee, IB to perform web service validation first before sending to host for transaction verification
4. For payee that does not required Ref1 and/or Ref2, IB to send blank values to the web service for validation.

**Assumptions:**

1. LHB will provide a single web service program to perform the validation.
2. The web service validation will be implemented for each bill payment transaction inclusive of True Money payees. The checking will be permanent & non configurable.
3. No change to existing transaction flow or page display.

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| Effort(man-days) | 8 |
| Affected Area | RIB  BIB |