Lailao Payment Support

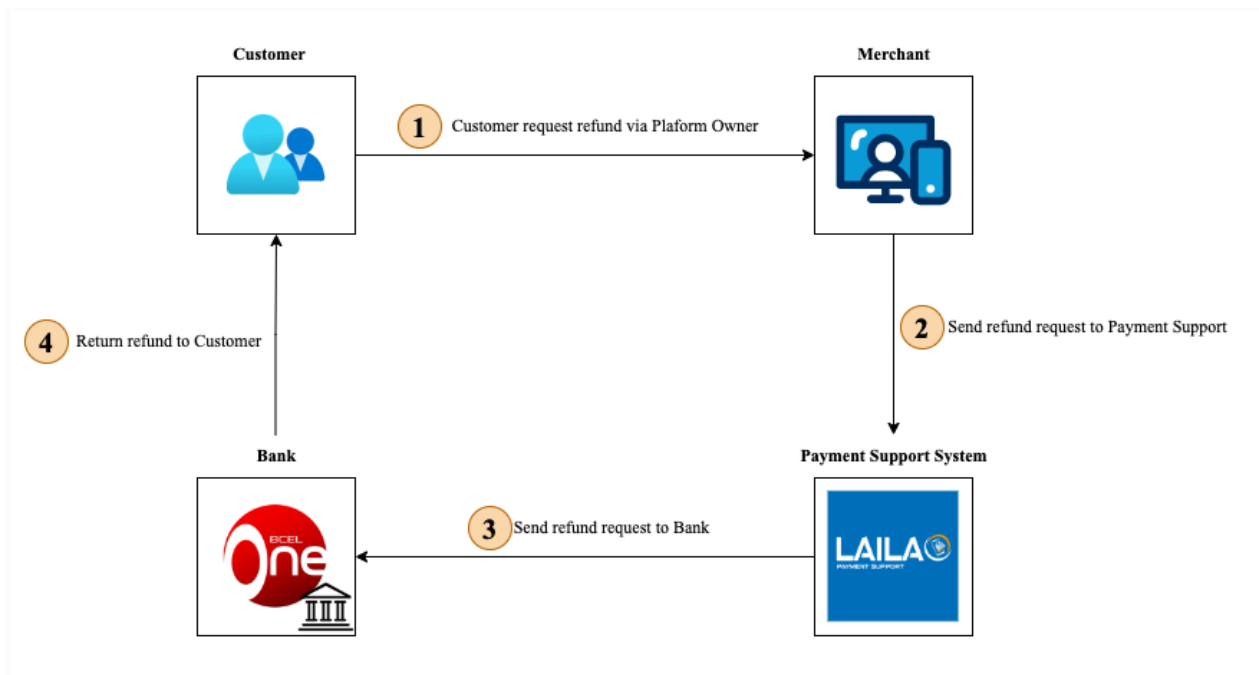Refund API Document v1.0.3

Content

1. Refund Transaction

Conditions:
- The user must be a KYC-verified member in the Payment Support Portal to submit a refund request.
- The admin will process and return the requested amount to user within 24 hours of the request
- In the case of BCEL transactions, the request fee is non-refundable. However, no fee will be charged for JDB or IB transactions

1.1 Overview

In these refund workflows, a customer initiates a refund request after a purchase, which sets off a series of steps across different entities. The process involves the customer, the merchant platform, the payment support system, and the bank or payment support admin, depending on the flow.
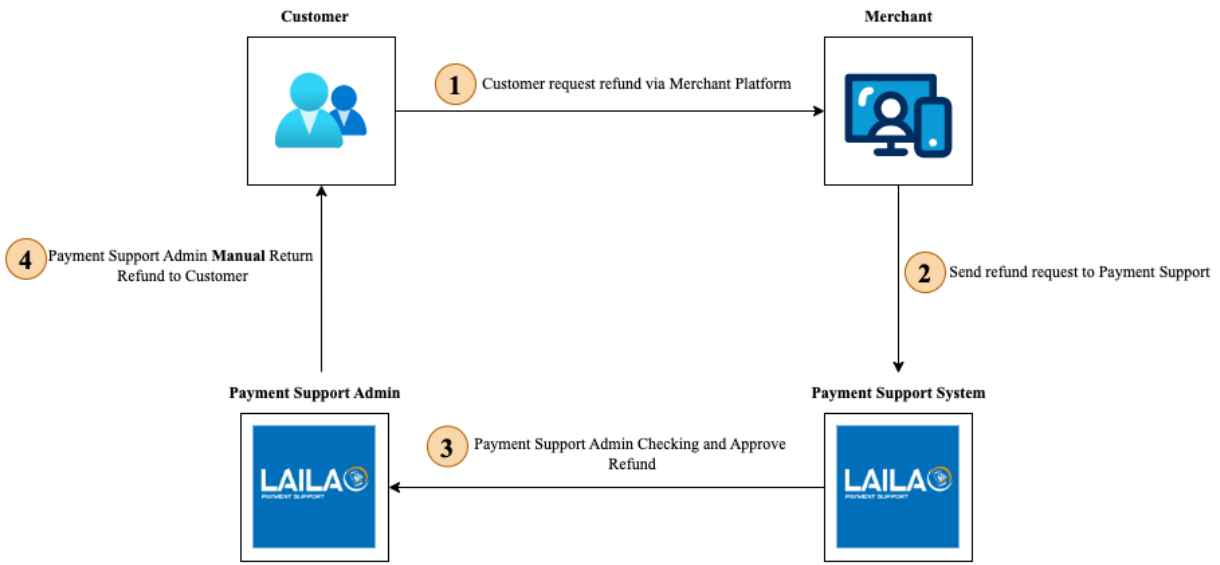
1.1.1. Bcel Bank refund workflow

1. **Customer** requests a refund via the Platform Owner, initiating the process for a transaction reversal.
2. **Merchant** sends the refund request to the Payment Support System for further processing.
3. **Payment Support System** forwards the request to the Bank, asking for the refund to be issued.

2024 Lailao Payment Gateway - Confidential & Policy

1

4. **Bank** processes and returns the refund directly to the Customer's account, completing the transaction.

1.1.2. JDB and IB Bank refund workflow

1. **Customer** requests a refund through the Merchant Platform, initiating the refund process.
2. **Merchant** forwards the refund request to the Payment Support System for further action.
3. **Payment Support Admin** reviews and approves the refund after verification.
4. **Payment Support Admin** manually returns the refund to the Customer, completing the process.

2024 Lailao Payment Gateway - Confidential & Policy

2

1.2. Refund Transaction via Payment Support API

To request the refund transaction via Payment Support API by using transaction ID:

1.2.1. Request refund transaction

Request Data

URL: https://payment-gateway.lailaolab.com/v1/api/refund
Method: POST
Headers: secretKey: <your_secret_key>

Body

Field	Type	Description
transactionId	String	A unique identifier for the transaction, repeated for convenience

Response Data

Field	Type	Description
message	String	A string indicating the status of the API call. For successful calls
id	String	A bill id that is a unique identifier for the refund transaction bill, using for **1.2.2. Check refund status**
status	String	The current status of the refund transaction bill
amount	Number	The amount of the refund bill (the transaction amount)
billNo	String	A bill no of the refund transaction bill
createdAt	DateTime	The timestamp indicating when the transaction was created

----
2024 Lailao Payment Gateway - Confidential & Policy

3

Example:

```
{
  "message": "SUCCESSFULLY",
  "data":
      {
        "id": "66fd2e6be097f64ebbdf23ba",
        "status": "REQUESTING",
        "amount": 1000,
        "createdAt": "2024-10-02T11:28:43.625Z",
        "billNo": "LPG710301"
      }
}
```
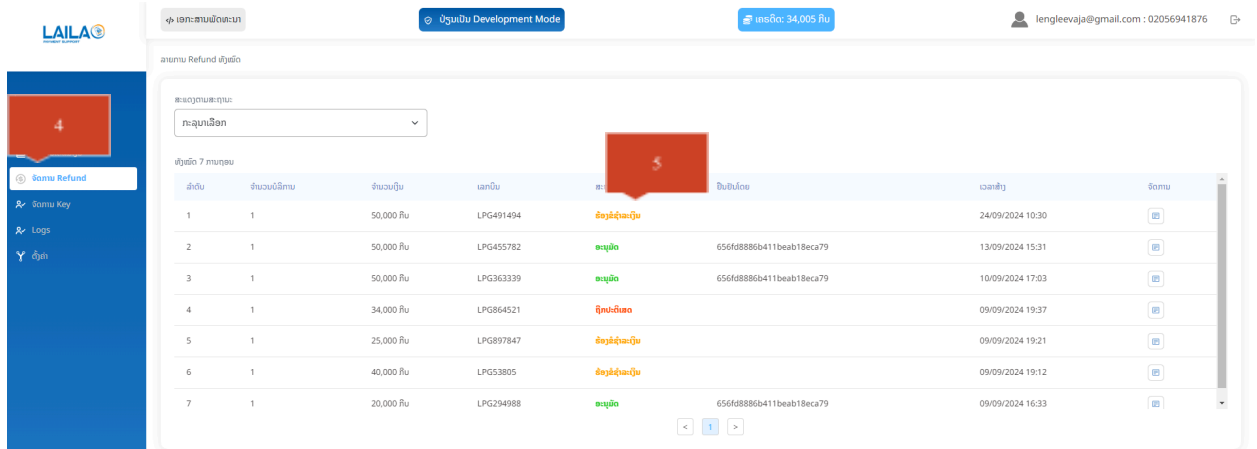
1.2.2. Check refund transaction status

Request Data

URL: https://payment-gateway.lailaolab.com/v1/api/refund/{bill_id}
Method: GET
Headers: secretKey: <your_secret_key>

Note:

Field	Type	Description
bill_id	String	A unique identifier for the refund transaction bill, you can get it after request refund transaction with the **field (id)**

2024 Lailao Payment Gateway - Confidential & Policy

4

Response Data

Field	Type	Description
message	String	A string indicating the status of the API call. For successful calls
id	String	A bill id that is a unique identifier for the refund transaction bill, using for **1.2.2. Check refund status**
status	String	The current status of the refund transaction bill
amount	Number	The amount of the refund bill (the transaction amount)
billNo	String	A bill no of the refund transaction bill
createdAt	DateTime	The timestamp indicating when the transaction was created

Example:

```
{
  "message": "SUCCESSFULLY",
  "data":
      {
        "id": "66fd2e6be097f64ebbdf23ba",
        "status": "REQUESTING",
        "amount": 1000,
        "createdAt": "2024-10-02T11:28:43.625Z",
        "billNo": "LPG710301"
      }
}
```

2024 Lailao Payment Gateway - Confidential & Policy

5

1.3. Refund Transaction via Payment Support Portal

- Go to Payment Portal https://portal.lailaolab.la/ when you get a contact from the customer for refunding.
- You would see list of transactions and choose a transaction for approval.

- Then click confirm to request approval from admin.

2024 Lailao Payment Gateway - Confidential & Policy

6

- After clicking confirm, it will navigate to review management while waiting for approval from the admin.

- After approval by admin, you will see that the refund request has been approved.

2024 Lailao Payment Gateway - Confidential & Policy

7