



electronic payment exchange

Transaction Specs - Debit

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8/27/15	2.0	C. Meaney	Corrections to typos, reformatting.
10/28/15	2.1	C. Meaney	Updated to include Chapter 9 Balance Inquiry.
5/10/16	2.2	C. Meaney	Reformatting
8/3/17	2.3	C. Meaney	Replaced 4-part key examples throughout

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Debit Overview

This guide contains information on mandatory and optional fields and transaction types that cover debit purchasing, returns, void/reversals, and batch close transactions.

Field Types

The chapters that follow provide examples of each transaction type. Within the examples, some fields are listed as mandatory and others as optional.

Note the following about mandatory and optional fields:

- Mandatory fields are shown in **bold** text and need to be submitted with the transaction request to ensure a successful response.
- Optional fields can be omitted however; optional fields might still be used during the transaction. Also, a merchant's processing account profile might be set up to make some optional fields mandatory to comply with Risk and Underwriting guidelines.

An example request is provided for each transaction type listed in XML format. The request fields can also be sent in a Key-Value pair format over HTTPS.

Track Data, Card Entry Method, and PIN Block

When sending a Debit transaction to EPX, you need to send Track 2 data from the reader, as well as the PIN Block in the correct format. Also, the values for the Card Entry Method field depend on the level of Track Data encryption.

Track Data

The TRACK_DATA field for debit transactions must be Track 2 or a cryptogram that contains at a minimum Track 2 data.

NOTE: In some cases coding environments perform a URL post of data to EPX. In these cases Track Data may contain special characters, like '%', '+', or '=', that may need to be URL Encoded so that they are communicated correctly

Card Entry Method

The possible values for the CARD_ENT_METH field when using debit are listed below.

CARD_ENT_METH	Condition
D	Track 2 data is in clear text
2	Track 2 data is encrypted with MagneSafe Version 1.x
3	Track 1 and 2 data is encrypted with MagneSafe Version 2.x

PIN Block Format

The data provided within the PIN_BLK field must be the 16-character hexadecimal encrypted PIN block (EPD) followed by the DUKPT key serial number (KSN). Depending on the specific PIN entry device (PED) this data may need to be reformatted.

Example:

```
EPB = 1B9C1845EB993A7A
KSN = FFFF9876543210E00001
PIN_BLK = 1B9C1845EB993A7AFFFF9876543210E00001
```

Debit Purchase

The Debit Purchase transaction moves the amount specified out of the bank account associated with the debit card account number. Movement of the funds completes once the debit clearing cycle has completed for the day.

XML Request

```
<DETAIL CUST_NBR="1234" MERCH_NBR="1234567" DBA_NBR="1" TERMINAL_NBR="1">
<TRAN_TYPE>DB00</TRAN_TYPE>
<CARD_ENT_METH>D</CARD_ENT_METH>
<BATCH_ID>50</BATCH_ID>
<TRAN_NBR>50</TRAN_NBR>
<AMOUNT>1.00</AMOUNT>
<PIN_BLK>1BACDE45EB993A7FFFF9876543210E00001</PIN_BLK>
<TRACK_DATA>9876540000000001=12120000000000</TRACK_DATA>
<CARD_ID>P</CARD_ID>
</DETAIL> CK_DATA=9876540000000001=12120000000000
```

XML Response

```
<RESPONSE>
<FIELDS>
<FIELD KEY="CUST_NBR">1234</FIELD>
<FIELD KEY="MERCH_NBR">1234567</FIELD>
<FIELD KEY="DBA_NBR">1</FIELD>
<FIELD KEY="TERMINAL_NBR">1</FIELD>
<FIELD KEY="TRAN_TYPE">DB00</FIELD>
<FIELD KEY="BATCH_ID">50</FIELD>
<FIELD KEY="TRAN_NBR">50</FIELD>
<FIELD KEY="LOCAL_DATE">021611</FIELD>
<FIELD KEY="LOCAL_TIME">141244</FIELD>
<FIELD KEY="AUTH_GUID">00F99K3YNQ1VGB857XB</FIELD>
<FIELD KEY="AUTH_RESP">00</FIELD>
<FIELD KEY="AUTH_RESP_TEXT">APPROVAL</FIELD>
<FIELD KEY="AUTH_CARD_TYPE">0</FIELD>
<FIELD KEY="AUTH_TRAN_DATE_GMT">02/16/2011 07:12:43 PM</FIELD>
</FIELDS>
</RESPONSE>
```

Debit Return

The Debit Return transaction returns the amount specified to the bank account associated with the debit card account number. This transaction is used to return funds if the debit clearing cycle has completed for the associated batch.

XML Request

```
<DETAIL CUST_NBR="1234" MERCH_NBR="1234567" DBA_NBR="1" TERMINAL_NBR="1">
<TRAN_TYPE>DB01</TRAN_TYPE>
<CARD_ENT_METH>D</CARD_ENT_METH>
<BATCH_ID>50</BATCH_ID>
<TRAN_NBR>51</TRAN_NBR>
<AMOUNT>1.00</AMOUNT>
<PIN_BLK>1BACDE45EB993A7FFFF9876543210E00002</PIN_BLK>
<TRACK_DATA>9876540000000001=12120000000000</TRACK_DATA>
<CARD_ID>P</CARD_ID>
</DETAIL>
```

XML Response

```
<RESPONSE>
<FIELDS>
<FIELD KEY="CUST_NBR">1234</FIELD>
<FIELD KEY="MERCH_NBR">1234567</FIELD>
<FIELD KEY="DBA_NBR">1</FIELD>
<FIELD KEY="TERMINAL_NBR">1</FIELD>
<FIELD KEY="TRAN_TYPE">DB01</FIELD>
<FIELD KEY="BATCH_ID">50</FIELD>
<FIELD KEY="TRAN_NBR">51</FIELD>
<FIELD KEY="LOCAL_DATE">021611</FIELD>
<FIELD KEY="LOCAL_TIME">141244</FIELD>
<FIELD KEY="AUTH_GUID">00F99K3YNQ1VGB842LF</FIELD>
<FIELD KEY="AUTH_RESP">00</FIELD>
<FIELD KEY="AUTH_RESP_TEXT">APPROVAL</FIELD>
<FIELD KEY="AUTH_CARD_TYPE">0</FIELD>
<FIELD KEY="AUTH_TRAN_DATE_GMT">02/16/2011 07:12:43 PM</FIELD>
</FIELDS>
</RESPONSE>
```

Debit Void

The Debit Void transaction stops the amount specified from being moved out of the bank account associated with the debit card account number. This transaction can be used prior to the debit clearing cycle to stop the transaction from settling.

NOTE: This transaction can only be used in special circumstances through the EPX system. Contact the integration department to determine if this transaction can be supported within your specific business model.

XML Request

```
<DETAIL CUST_NBR="1234" MERCH_NBR="1234567" DBA_NBR="1" TERMINAL_NBR="1">
<TRAN_TYPE>DB0V</TRAN_TYPE>
<CARD_ENT_METH>D</CARD_ENT_METH>
<BATCH_ID>50</BATCH_ID>
<TRAN_NBR>52</TRAN_NBR>
<AMOUNT>1.00</AMOUNT>
<PIN_BLK>1B9C1845EB993A7FFFF9876543210E00001</PIN_BLK>
<TRACK_DATA>9876540000000001=12120000000000</TRACK_DATA>
<CARD_ID>P</CARD_ID>
</DETAIL>
```

XML Response

```
<RESPONSE>
<FIELDS>
<FIELD KEY="CUST_NBR">1234</FIELD>
<FIELD KEY="MERCH_NBR">1234567</FIELD>
<FIELD KEY="DBA_NBR">1</FIELD>
<FIELD KEY="TERMINAL_NBR">1</FIELD>
<FIELD KEY="TRAN_TYPE">DB0V</FIELD>
<FIELD KEY="BATCH_ID">50</FIELD>
<FIELD KEY="TRAN_NBR">52</FIELD>
<FIELD KEY="LOCAL_DATE">021611</FIELD>
<FIELD KEY="LOCAL_TIME">141244</FIELD>
<FIELD KEY="AUTH_GUID">00F99K3YNQ1VGB891RT</FIELD>
<FIELD KEY="AUTH_RESP">00</FIELD>
<FIELD KEY="AUTH_RESP_TEXT">APPROVAL</FIELD>
<FIELD KEY="AUTH_CARD_TYPE">0</FIELD>
<FIELD KEY="AUTH_TRAN_DATE_GMT">02/16/2011 07:12:43 PM</FIELD>
</FIELDS>
</RESPONSE>
```

Auto-Route PIN-less Debit Purchase

The Auto-Route PIN-less Debit Purchase transaction can be used in a face-to-face or MO/TO environment where the customer is asked the question "Credit or Debit?," and the response indicates that the customer does not care. The card number is checked against the debit BIN tables to determine if it is a debit card and will run as a Debit Purchase if possible. If the card number does not exist in the debit BIN tables, the transaction will automatically run as a Sale in the credit card environment. To Auto Route, use the Debit Purchase transaction code (DB00) while not including the PIN_BLK field in the transaction request.

XML Request

```
<DETAIL CUST_NBR="1234" MERCH_NBR="1234567" DBA_NBR="1" TERMINAL_NBR="1">
<TRAN_TYPE>DB00</TRAN_TYPE>
<ACCOUNT_NBR>400052000000009</ACCOUNT_NBR>
<EXP_DATE>1208</EXP_DATE>
<CARD_ENT_METH>X</CARD_ENT_METH>
<BATCH_ID>20061126</BATCH_ID>
<TRAN_NBR>35</TRAN_NBR>
<AMOUNT>1.00</AMOUNT>
<REFERENCE_NBR>12345678</REFERENCE_NBR>
<FIRST_NAME>Joe</FIRST_NAME>
<LAST_NAME>Tester</LAST_NAME>
<ADDRESS>123 My Street</ADDRESS>
<CITY>Claymont</CITY>
<STATE>DE</STATE>
<ZIP_CODE>19703</ZIP_CODE>
</DETAIL>
```

XML Response

```
<RESPONSE>
<FIELDS>
<FIELD KEY="CUST_NBR">1234</FIELD>
<FIELD KEY="MERCH_NBR">1234567</FIELD>
<FIELD KEY="DBA_NBR">1</FIELD>
<FIELD KEY="TERMINAL_NBR">1</FIELD>
<FIELD KEY="TRAN_TYPE">DB0P</FIELD>
<FIELD KEY="BATCH_ID">20061126</FIELD>
<FIELD KEY="TRAN_NBR">35</FIELD>
<FIELD KEY="LOCAL_DATE">030311</FIELD>
<FIELD KEY="LOCAL_TIME">103024</FIELD>
<FIELD KEY="AUTH_GUID">00F9AQATJG995AB4E5K</FIELD>
<FIELD KEY="AUTH_RESP">00</FIELD>
<FIELD KEY="AUTH_CODE">000081</FIELD>
<FIELD KEY="AUTH_RESP_TEXT">APPROVED 000081</FIELD>
<FIELD KEY="AUTH_CARD_TYPE">0</FIELD>
<FIELD KEY="AUTH_TRAN_DATE_GMT">03/03/2011 03:30:24 PM</FIELD> </FIELDS>
</RESPONSE>
```

PIN-less Debit Purchase

Account Information

The PIN-less Debit Purchase transaction immediately moves the amount specified out of the bank account associated with the debit card account number. PIN-less Debit is relatively new to the payments industry and can only be used in specific industries such as utility, insurance, mortgage, education, and government. A PIN-less Debit Purchase transaction is very similar to an ACH transaction, however unlike in the ACH environment, it does not require settlement as the funds are moved immediately through the Debit networks.

XML Request

```
<DETAIL CUST_NBR="1234" MERCH_NBR="1234567" DBA_NBR="1" TERMINAL_NBR="1">
<TRAN_TYPE>DB0P</TRAN_TYPE>
<ACCOUNT_NBR>4000520000000009</ACCOUNT_NBR>
<EXP_DATE>1208</EXP_DATE>
<CARD_ENT_METH>X</CARD_ENT_METH>
<BATCH_ID>20061126</BATCH_ID>
<TRAN_NBR>36</TRAN_NBR>
<AMOUNT>1.00</AMOUNT>
<REFERENCE_NBR>12345678</REFERENCE_NBR>
<FIRST_NAME>Joe</FIRST_NAME>
<LAST_NAME>Tester</LAST_NAME>
<ADDRESS>123 My Street</ADDRESS>
<CITY>Claymont</CITY>
<STATE>DE</STATE>
<ZIP_CODE>19703</ZIP_CODE>
</DETAIL>
```

XML Response

```
<RESPONSE>
<FIELDS>
<FIELD KEY="CUST_NBR">1234</FIELD>
<FIELD KEY="MERCH_NBR">1234567</FIELD>
<FIELD KEY="DBA_NBR">1</FIELD>
<FIELD KEY="TERMINAL_NBR">1</FIELD>
<FIELD KEY="TRAN_TYPE">DB0P</FIELD>
<FIELD KEY="BATCH_ID">20061126</FIELD>
<FIELD KEY="TRAN_NBR">35</FIELD>
<FIELD KEY="LOCAL_DATE">030311</FIELD>
<FIELD KEY="LOCAL_TIME">103530</FIELD>
<FIELD KEY="AUTH_GUID">00F9AQB9V0EH2651E8T</FIELD>
<FIELD KEY="AUTH_RESP">00</FIELD>
<FIELD KEY="AUTH_CODE">000083</FIELD>
<FIELD KEY="AUTH_RESP_TEXT">APPROVED 000083</FIELD>
<FIELD KEY="AUTH_CARD_TYPE">0</FIELD>
<FIELD KEY="AUTH_TRAN_DATE_GMT">03/03/2011 03:35:30 PM</FIELD> </FIELDS>
```

</RESPONSE>

GUID/BRIC

In the following example, the ORIG_AUTH_GUID is being used to reference a previous PIN-less Debit transaction in the EPX system. Because the ORIG_AUTH_GUID is a unique reference value, there is no need to send the account information.

XML Request

```
<DETAIL CUST_NBR="1234" MERCH_NBR="1234567" DBA_NBR="1" TERMINAL_NBR="1">
<TRAN_TYPE>DB0P</TRAN_TYPE>
<BATCH_ID>20061126</BATCH_ID>
<TRAN_NBR>15</TRAN_NBR>
<AMOUNT>10.00</AMOUNT>
<ORIG_AUTH_GUID>00F9AQB9V0EH2651E8T</ORIG_AUTH_GUID>
<REFERENCE_NBR>12345678</REFERENCE_NBR>
<FIRST_NAME>Joe</FIRST_NAME>
<LAST_NAME>Tester</LAST_NAME>
<ADDRESS>123 My Street</ADDRESS>
<CITY>Claymont</CITY>
<STATE>DE</STATE>
<ZIP_CODE>19703</ZIP_CODE>
</DETAIL>
```

XML Response

```
<RESPONSE>
<FIELDS>
<FIELD KEY="CUST_NBR">1234</FIELD>
<FIELD KEY="MERCH_NBR">1234567</FIELD>
<FIELD KEY="DBA_NBR">1</FIELD>
<FIELD KEY="TERMINAL_NBR">1</FIELD>
<FIELD KEY="TRAN_TYPE">DB0P</FIELD>
<FIELD KEY="BATCH_ID">20061126</FIELD>
<FIELD KEY="TRAN_NBR">15</FIELD>
<FIELD KEY="LOCAL_DATE">030311</FIELD>
<FIELD KEY="LOCAL_TIME">103640</FIELD>
<FIELD KEY="AUTH_GUID">00F9AQB99PR5HD2BE6N</FIELD>
<FIELD KEY="AUTH_RESP">00</FIELD>
<FIELD KEY="AUTH_CODE">000078</FIELD>
<FIELD KEY="AUTH_RESP_TEXT">APPROVED 000078</FIELD>
<FIELD KEY="AUTH_CARD_TYPE">0</FIELD>
<FIELD KEY="AUTH_TRAN_DATE_GMT">03/03/2011 03:36:40 PM</FIELD> </FIELDS>
</RESPONSE>
```

PIN-less Debit Return

Account Information

The PIN-less Debit Return transaction returns the amount specified to the bank account associated with the debit card account number. This transaction is used to return funds if the debit clearing cycle has completed for the associated batch. PIN-less Debit is relatively new to the payments industry and can only be used in specific industries such as utility, insurance, mortgage, education, and government.

XML Request

```
<DETAIL CUST_NBR="1234" MERCH_NBR="1234567" DBA_NBR="1" TERMINAL_NBR="1">
<TRAN_TYPE>DB0S</TRAN_TYPE>
<ACCOUNT_NBR>400052000000009</ACCOUNT_NBR>
<EXP_DATE>1208</EXP_DATE>
<CARD_ENT_METH>X</CARD_ENT_METH>
<BATCH_ID>20061126</BATCH_ID>
<TRAN_NBR>36</TRAN_NBR>
<AMOUNT>1.00</AMOUNT>
<REFERENCE_NBR>12345678</REFERENCE_NBR>
<FIRST_NAME>Joe</FIRST_NAME>
<LAST_NAME>Tester</LAST_NAME>
<ADDRESS>123 My Street</ADDRESS>
<CITY>Claymont</CITY>
<STATE>DE</STATE>
<ZIP_CODE>19703</ZIP_CODE>
</DETAIL>
```

XML Response

```
<RESPONSE>
<FIELDS>
<FIELD KEY="CUST_NBR">1234</FIELD>
<FIELD KEY="MERCH_NBR">1234567</FIELD>
<FIELD KEY="DBA_NBR">1</FIELD>
<FIELD KEY="TERMINAL_NBR">1</FIELD>
<FIELD KEY="TRAN_TYPE">DB0S</FIELD>
<FIELD KEY="BATCH_ID">20061126</FIELD>
<FIELD KEY="TRAN_NBR">35</FIELD>
<FIELD KEY="LOCAL_DATE">030311</FIELD>
<FIELD KEY="LOCAL_TIME">103530</FIELD>
<FIELD KEY="AUTH_GUID">00F9AQB9V0EH2651E8T</FIELD>
<FIELD KEY="AUTH_RESP">00</FIELD>
<FIELD KEY="AUTH_CODE">000083</FIELD>
<FIELD KEY="AUTH_RESP_TEXT">APPROVED 000083</FIELD>
<FIELD KEY="AUTH_CARD_TYPE">0</FIELD>
<FIELD KEY="AUTH_TRAN_DATE_GMT">03/03/2011 03:35:30 PM</FIELD>
</FIELDS>
</RESPONSE>
```

GUID/BRIC

In the following example, the ORIG_AUTH_GUID is being used to reference the PIN-less Debit Purchase transaction to be refunded in the EPX system. Because the ORIG_AUTH_GUID is a unique reference value, there is no need to send the account information.

XML Request

```
<DETAIL CUST_NBR="1234" MERCH_NBR="1234567" DBA_NBR="1" TERMINAL_NBR="1">
<TRAN_TYPE>DB0S</TRAN_TYPE>
<BATCH_ID>20061126</BATCH_ID>
<TRAN_NBR>25</TRAN_NBR>
<AMOUNT>10.00</AMOUNT>
<ORIG_AUTH_GUID>00F9AQB9V0EH2651E8T</ORIG_AUTH_GUID>
<REFERENCE_NBR>12345678</REFERENCE_NBR>
<FIRST_NAME>Joe</FIRST_NAME>
<LAST_NAME>Tester</LAST_NAME>
<ADDRESS>123 My Street</ADDRESS>
<CITY>Claymont</CITY>
<STATE>DE</STATE>
<ZIP_CODE>19703</ZIP_CODE>
</DETAIL>
```

XML Response

```
<RESPONSE>
<FIELDS>
<FIELD KEY="CUST_NBR">1234</FIELD>
<FIELD KEY="MERCH_NBR">1234567</FIELD>
<FIELD KEY="DBA_NBR">1</FIELD>
<FIELD KEY="TERMINAL_NBR">1</FIELD>
<FIELD KEY="TRAN_TYPE">DB0S</FIELD>
<FIELD KEY="BATCH_ID">20061126</FIELD>
<FIELD KEY="TRAN_NBR">25</FIELD>
<FIELD KEY="LOCAL_DATE">030311</FIELD>
<FIELD KEY="LOCAL_TIME">103640</FIELD>
<FIELD KEY="AUTH_GUID">00F9AQB99PR5HD2BE6N</FIELD>
<FIELD KEY="AUTH_RESP">00</FIELD>
<FIELD KEY="AUTH_CODE">000078</FIELD>
<FIELD KEY="AUTH_RESP_TEXT">APPROVED 000078</FIELD>
<FIELD KEY="AUTH_CARD_TYPE">0</FIELD>
<FIELD KEY="AUTH_TRAN_DATE_GMT">03/03/2011 03:36:40 PM</FIELD>
</FIELDS>
</RESPONSE>
```

Balance Inquiry

The three transaction types (DB0B, DB02, and DB07) in this chapter represent how to perform a debit balance inquiry for Default, Checking, and Savings account types. These transaction types are used to confirm the balance on the debit card account.

AUTH_AVAILABLE_BAL Tag

If the network responding to the request includes a balance, this balance is included in the response from EPX in the AUTH_AVAILABLE_BAL. The format includes a decimal point in the respective position based on the specific currency type. For Debit balances, the format also includes a minus “-” symbol in the left-most position; for Credit balances, no minus symbol is included.

The following example shows a balance of 100 USD Credit:

```
<AUTH_AVAILABLE_BAL>100.00</AUTH_AVAILABLE_BAL>
```

The following example shows a balance of 150 USD Debit (note the leading minus symbol):

```
<AUTH_AVAILABLE_BAL>-150.00</AUTH_AVAILABLE_BAL>
```

Default Balance Inquiry (DB0B)

XML Request

```
<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="1" terminal_nbr="1">
<BATCH_ID>2015102801</BATCH_ID>
<CARD_ENT_METH>D</CARD_ENT_METH>
<CARD_ID>P</CARD_ID>
<PIN_BLK>F777D7892064F87BFFFF9876543210E00008</PIN_BLK>
<TRACK_DATA>4111111111111111=49121010000000000000?</TRACK_DATA>
<TRAN_NBR>5</TRAN_NBR>
<TRAN_TYPE>DB0B</TRAN_TYPE>
</DETAIL>
```

XML Response

```

<RESPONSE>
<FIELDS>
<FIELD KEY="MSG_VERSION">003</FIELD>
<FIELD KEY="CUST_NBR">1234</FIELD>
<FIELD KEY="MERCH_NBR">1234567</FIELD>
<FIELD KEY="DBA_NBR">1</FIELD>
<FIELD KEY="TERMINAL_NBR">1</FIELD>
<FIELD KEY="TRAN_TYPE">DB0B</FIELD>
<FIELD KEY="BATCH_ID">2015102801</FIELD>
<FIELD KEY="TRAN_NBR">5</FIELD>
<FIELD KEY="LOCAL_DATE">102815</FIELD>
<FIELD KEY="LOCAL_TIME">080645</FIELD>
<FIELD KEY="AUTH_GUID">09KDJJLAZV346NRQ0K8</FIELD>
<FIELD KEY="AUTH_RESP">00</FIELD>
<FIELD KEY="AUTH_RESP_TEXT">APPROVED </FIELD>
<FIELD KEY="AUTH_CARD_TYPE">0</FIELD>
<FIELD KEY="AUTH_TRAN_DATE_GMT">10/28/2015 03:06:45 PM</FIELD>
<FIELD KEY="AUTH_AMOUNT_REQUESTED">0.00</FIELD>
<FIELD KEY="AUTH_CURRENCY_CODE">840</FIELD>
<FIELD KEY="NETWORK_RESPONSE">00</FIELD>
<FIELD KEY="AUTH_SHA1">68BFB396F35AF3876FC509665B3DC23A0930AAB1</FIELD>
<FIELD KEY="AUTH_AVAILABLE_BAL">100.99</FIELD>
<FIELD KEY="AUTH_MASKED_ACCOUNT_NBR">*****1111</FIELD>
</FIELDS>
</RESPONSE>

```

Checking Account Balance Inquiry (Specific for Checking Account) (DB02)

XML Request

```

<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="1" terminal_nbr="1">
<BATCH_ID>2015102801</BATCH_ID>
<CARD_ENT_METH>D</CARD_ENT_METH>
<CARD_ID>P</CARD_ID>
<PIN_BLK>F777D7892064F87BFFFF9876543210E00008</PIN_BLK>
<TRACK_DATA>4111111111111111=4912101000000000000?</TRACK_DATA>
<TRAN_NBR>6</TRAN_NBR>
<TRAN_TYPE>DB02</TRAN_TYPE>
</DETAIL>

```

XML Response

```

<RESPONSE>
<FIELDS>
<FIELD KEY="MSG_VERSION">003</FIELD>
<FIELD KEY="CUST_NBR">1234</FIELD>
<FIELD KEY="MERCH_NBR">1234567</FIELD>
<FIELD KEY="DBA_NBR">1</FIELD>
<FIELD KEY="TERMINAL_NBR">1</FIELD>
<FIELD KEY="TRAN_TYPE">DB02</FIELD>
<FIELD KEY="BATCH_ID">2015102801</FIELD>
<FIELD KEY="TRAN_NBR">6</FIELD>
<FIELD KEY="LOCAL_DATE">102815</FIELD>
<FIELD KEY="LOCAL_TIME">080901</FIELD>
<FIELD KEY="AUTH_GUID">09KDJJLF0UKMZ6Z40L9</FIELD>
<FIELD KEY="AUTH_RESP">00</FIELD>
<FIELD KEY="AUTH_RESP_TEXT">APPROVED </FIELD>
<FIELD KEY="AUTH_CARD_TYPE">0</FIELD>
<FIELD KEY="AUTH_TRAN_DATE_GMT">10/28/2015 03:09:00 PM</FIELD>
<FIELD KEY="AUTH_AMOUNT_REQUESTED">0.00</FIELD>
<FIELD KEY="AUTH_CURRENCY_CODE">840</FIELD>
<FIELD KEY="NETWORK_RESPONSE">00</FIELD>
<FIELD KEY="AUTH_SHA1">68BFB396F35AF3876FC509665B3DC23A0930AAB1</FIELD>
<FIELD KEY="AUTH_AVAILABLE_BAL">-100.00</FIELD>
<FIELD KEY="AUTH_MASKED_ACCOUNT_NBR">*****1111</FIELD>
</FIELDS>
</RESPONSE>

```

Savings Account Balance Inquiry (Specific for Savings Account) (DB07)

XML Request

```

<DETAIL cust_nbr="1234" merch_nbr="1234567" dba_nbr="1" terminal_nbr="1">
<BATCH_ID>2015102801</BATCH_ID>
<CARD_ENT_METH>D</CARD_ENT_METH>
<CARD_ID>P</CARD_ID>
<PIN_BLK>F777D7892064F87BFFFF9876543210E00008</PIN_BLK>
<TRACK_DATA>4111111111111111=491210100000000000?</TRACK_DATA>
<TRAN_NBR>7</TRAN_NBR>
<TRAN_TYPE>DB07</TRAN_TYPE>
</DETAIL>

```

XML Response

```
<RESPONSE>
<FIELDS>
<FIELD KEY="MSG_VERSION">003</FIELD>
<FIELD KEY="CUST_NBR">1234</FIELD>
<FIELD KEY="MERCH_NBR">1234567</FIELD>
<FIELD KEY="DBA_NBR">1</FIELD>
<FIELD KEY="TERMINAL_NBR">1</FIELD>
<FIELD KEY="TRAN_TYPE">DB07</FIELD>
<FIELD KEY="BATCH_ID">2015102801</FIELD>
<FIELD KEY="TRAN_NBR">7</FIELD>
<FIELD KEY="LOCAL_DATE">102815</FIELD>
<FIELD KEY="LOCAL_TIME">081117</FIELD>
<FIELD KEY="AUTH_GUID">09KDJJLJ6D4LUKUV0MX</FIELD>
<FIELD KEY="AUTH_RESP">00</FIELD>
<FIELD KEY="AUTH_RESP_TEXT">APPROVED </FIELD>
<FIELD KEY="AUTH_CARD_TYPE">0</FIELD>
<FIELD KEY="AUTH_TRAN_DATE_GMT">10/28/2015 03:11:17 PM</FIELD>
<FIELD KEY="AUTH_AMOUNT_REQUESTED">0.00</FIELD>
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