



go mobile with your money.<sup>SM</sup>

# ISO 8583 Specification



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## CHAPTER 1

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# Design and Integration

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## 1.1 Communication

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Connection between *3PFI* and Mobile Money will be socket-based following the server-client architecture. Mobile Money will be the server while *3PFI* the client.

As TCP is a stream-oriented protocol, the first four bytes of all messages transmitted will indicate the length of the message (excluding the length indicator). For example if the message length is 71 bytes then 0071 should be prefixed to the TCP/IP stream.

## 1.2 Security

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Secure pins will be processed from *3PFI* to Mobile Money with the following parameters:

o Shared (2-part component ) single length static pin working key to be configured at both *3PFI* and Mobile Money

- Pin block format: ISO-0 (ANSI X9.8, VISA-1, ECI)
- A pin verification key, PVK, to be used by Mobile Money to verify secure pins against stored pin offsets

*3PFI* and Mobile Money connectivity will be on a private lease line and therefore, no extra data encapsulation and data security will be required. Access-lists will be defined for socket security.

## 1.3 Message Type

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The following message identifiers will be supported between *3PFI* and Mobile Money:

- 0200 online financial transaction request – bidirectional
- 0210 online financial transaction response – bidirectional
- 0420 reversal advice – bidirectional
- 0421 repeat reversal advice – bidirectional
- 0430 reversal advice - bidirectional
- 0800 network management request
- 0810 network management response

## 1.4 Network Management Processing

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Network management functions between *3PFI* and Mobile Money will be implemented using the ISO8583 (93) 08xx series network management messages.

- 0800 – network management request
- 0810 – network management request response

**Sign on request and response**

Sign on message shall be implemented to be originated by 3PFI to Mobile Money, for Mobile Money advise on readiness to start processing transaction requests from 3PFI upon successful establishment of connectivity.

**Echo Test (polling)**

The purpose of the echo test is for either 3PFI or Mobile Money to determine the status of the other party. 3PFI will implement a frequency of 5 minutes (configurable).

## 1.5 Message Timeout

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The initiator of a transaction request will establish the amount of time it will wait for a response time-out. The time-out period will be set to 30 seconds (configurable)

Initiator of a transaction request will immediately initiate a reversal and continuously send repeat reversals until the reversal is acknowledged. The time-out period will apply to both a transaction request and a reversal advice

## 1.6 Message Matching

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The following fields will be used to match messages transmitted between 3PFI and Mobile Money:

1. Message Type Identifier
2. Account number
3. Time, Local Transaction
4. Date, Local Transaction
5. System Trace Audit Number

## C H A P T E R 2

# Message Format

## 2.1 Message Structure

The messages transmitted between the 3PFI and Mobile Money will be constructed with the basic message structure prescribed below. Messages are constructed in the sequence message.

Message type identifier	1 or 2 hex bitmaps	Data elements
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## 2.2 Message Fields Mapping

Notations:

- 'M' - mandatory, must be populated with valid data,
- 'C' - conditional, required if certain conditions are met
- 'O' - optional, may be included or not
- 'N' - Never required

Field No	Name	0200	0210	0420 0421	0430	0800	0810
-	Length	M	M	M	M	M	M
-	Message type	M	M	M	M	M	M
-	Bitmap	M	M	M	M	M	M
2	Pan	M	O	C	O	N	N
3	Processing code	M	M	M	O	N	N
4	Amount Transaction	M	M	M	O	N	N
7	Transmission Date and time	M	M	M	O	M	M
11	System trace Audit number	M	M	M	O	M	M
12	Local Time	M	M	M	O	M	M
13	Local Date	M	M	M	O	M	M
18	Merchant Type	O	O	O	O	N	N
30	Commission	M	M	M	O	N	N
32	Acquiring Institution bin	M	O	M	O	N	N
37	Retrieval Reference number	M	M	M	O	N	N
38	Authorization code	C	C	O	O	N	N
39	Response code	N	M	C	M	N	M
41	Terminal ID	M	O	M	O	N	N
42	Card acceptor ID code	M	O	M	O	N	N
43	Card acceptor name and loc	M	O	M	O	N	N
48	Additional response data	N	C	N	O	N	N

49	Currency code	M	O	M	O	N	N
52	PIN Data	C	N	N	O	N	N
54	Additional amounts	C	C	C	O	N	N
59	Echo data	O	M	M	M	N	N
70	Network management info	N	N	N	O	M	M
90	Original data elements	N	N	M	O	N	N
95	Replacement amounts	N	N	M	C	N	N
102	Account to debit	M	C	M	C	N	N
103	Account to credit	M	C	M	C	N	N

## Fields Definition

### 3.1 Data Types

Please note the following default values for the more common data types.

A - Alphabetic character, A through Z and a through z

n - Numeric digits, 0 through 9

ans - alphabetic, numeric and special characters

DD - Date, 01 through to 31

MM - Month, 01 through to 12

YY - Year, 00 through to 99 no apparent allowance for the turn of the century.

Hh - Hour, 00 through 23 mm - Minute, 00 through 59 ss - Second, 00 through 59

LL - length of variable length data element that follows, 01 through 99

LLL - length of variable length data element that follows, 01 through 999

3 - Fixed length of 3 characters ..11 - Variable length up to 11

b - Binary representation of data z - track 2 code

VAR - Variable Length Data Field

x - C-Credit or D-Debit normally prefixes a numeric amount time - time format

date - date format

**Note** – all fixed length “n” elements are presumed to be right justified with leading zeroes, except for those where examples show left justified with trailing spaces. All other fixed length data elements are left justified with trailing spaces.

### 3.2 Field Definition

#### 1. Length

**Format:** n4

**Description:** this is length of the message. I.e. the number of characters contained in the message being sent e.g. 0199

#### 2. Message Type

**Format:** n4

**Description:** this is used to specify the message type if e.g. 0200 for a Bank registration

#### 3. Bitmap

**Format:** n32

**Description:** e.g. E230000400218000000000000040000001

#### 4. Field 2: Primary Account Number (PAN)

**Format:** n...19, LLVAR

**Description:** This is a number identifying the cardholder and the card issuer. Typically, this number is embossed on the front of the card and encoded on Track 2 of the magnetic stripe. This can also be the MSISDN of the customer e.g. 255689884714

#### 5. Field 3: Processing Code

**Format:** n6

**Description:** The customer transaction type and the account types, if any, affected by the transaction; this is a fixed length field consisting of 3 data elements:

Transaction type code:

Digits 1 and	Description
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2	
0	Balance Inquiry
01	Mini statement
02	Bank to Mobile Money
03	Mobile Money to Bank
04	Bank to Bank
05	Registration of Mobile Money Subscriber
06	Bank account Registration
07	Bank to Mobile Money (Bank Originated)

From account type

Digits 3 and 4	Description
00	Default Account
10	Savings
20	Cheque

To account type

Digits 5 and 6	Description
00	Default Account
10	Savings
20	Cheque

E.g. for a bank registration 060000

#### 6. Field 4: Amount Transaction

**Format:** n12

**Description:** The funds requested by the cardholder in the local currency of the acquirer or source location of the transaction exclusive of transaction fees. Values are expressed in the minor denomination (e.g. cents). I.e. a fund request for 100.00 is written as 000000010000

#### 7. Field 7: Transmission Date and Time

**Format:** n10, MMDDhhmmss

**Description:** The date and time, expressed in Coordinated Universal Time (UTC), when this message is sent by the message initiator. E.g. 0919050516 for a transmission done at '9/19/2013 5:05:16 AM'

#### 8. Field 11: System Trace Audit Number

**Format:** n6

**Description:** A number assigned by a transaction originator to assist in identifying a transaction uniquely. E.g. 161921

#### 9. Field 12: Time, Local Transaction

**Format:** n6, hhmmss

**Description:** The local time at which the transaction takes place at the card acceptor location in authorization and financial message.

#### 10. Field 13: Date, Local Transaction

**Format:** n4, MMDD

**Description:** The local date at which the transaction takes place at the card acceptor location in authorization and financial messages

**11. Field 18: Merchant Type**

**Format:** n4

**Description:** The classification of the merchant's type of business product or service, codes to be developed within each country

**12. Field 30: Commission**

**Format:** ans9

**Description:** this field should include the fixed data of D00000000.

**13. Field 32: Acquiring Institution Id Code**

**Format:** n...11n, LLVAR

**Description:** A code identifying the financial institution acting as the acquirer of this customer transaction; the acquirer is the member or system user that signed the merchant, installed the ATM or dispensed cash. E.g. 639485

**14. Field 37: Retrieval Reference Number**

**Format:** an12

**Description:** A reference number supplied by the system retaining the original source information and used to assist in locating that information or a copy thereof. E.g. 000008033167

**15. Field 38: Authorization Id Response**

**Format:** anp6

**Description:** A code assigned by the authorizing institution indicating approval

**16. Field 39: Response Code**

**Format:** an2

**Description:** A code that defines the disposition of a transaction

Code	Description
00	Successful
01	Failed

**17. Field 41: Card Acceptor Terminal Id**

**Format:** ans8

**Description:** A unique code identifying a terminal at the card acceptor location

**18. Field 42: Card Acceptor Id Code**

**Format:** ans15

**Description:** A code identifying the card acceptor (typically a merchant)

**19. Field 43: Card Acceptor Name and Location**

**Format:** ans40

**Description:** The name and location of the card acceptor (such as a merchant or an ATM)

**20. Field 48: Additional Data**

**Format:** ans....9999, LLLLVAR

**Description:** Used to provide linked account or mini-statement information for a linked account inquiry or a mini-statement inquiry. It can also be used to provide more data about the transaction,

for example. bank account details. The data in this field could contain more than one data element separated by a delimiter, most commonly a comma (,). E.g. FIRST NAME: Moses, SECOND NAME:, LAST NAME: Mwangi, NATIONALITY:KENYA, DATE OF BIRTH:05-June-1983, ID NUMBER:°E}□²†U.\! HDÂ, ACCOUNT STATUS:ACTIVE

**21. Field 49: Currency Code**

**Format:** n3

**Description:** The local currency of the acquirer or source location of the transaction e.g. 404 to represent KES. More codes on <http://www.nationsonline.org/oneworld/currencies.htm>

**22. Field 52: Pin Data**

**Format:** b8 (Hex 16)

**Description:** The PIN data field contains the PIN (a number assigned to a cardholder intended to uniquely identify that cardholder) of the cardholder formatted into a 64-bit block and encrypted with a DES key.

**23. Field 54: Additional Amounts**

**Format:** an...120, LLLVAR

**Description:** Information on up to 6 amounts and related account data for which specific data elements have not been defined, each amount is a fixed length field consisting of 5 data elements: e.g.

- Account Type (positions 1 - 2)
- Amount Type (positions 3 - 4) : 01=ledger bal; 02=available bal
- Currency code (positions 5 - 7)
- Amount sign (position 8) - "C" or "D"
- Amount (position 9 - 20)

**24. Field 59: Echo Data**

**Format:** ans...225, LLLVAR

**Description:** Contains data from the originator of the message that shall be returned unaltered in the response message e.g. 10736

**25. Field 70: Network Management Information Code**

**Format:** n3

**Description:** The code that defines the type of network management needed as follows:  
001=Sign On Request 301=Echo Test

**26. Field 90: Original Data Elements**

**Format:** n42

**Description:** The data elements contained in the original message intended for transaction matching (e.g. to identify a transaction for correction or reversal). It is a fixed length field consisting of 5 data elements:

- Original message type (positions 1 - 4) - the message type identifier of the original message of the transaction being reversed. E.g. 0200 -financial transaction
- Original systems trace audit number (positions 5 - 10) - the System Trace Audit Number of the original message.
- Original transmission date and time (positions 11 - 20) - the transmission date and time of the original message
- Original acquirer institution ID code (position 21 - 31) - the Acquirer Institution Id Code of the original message (right justified with leading zeroes)

- Original forwarding institution ID code (position 32 - 42) – the Forwarding Institution Id Code of the original message (right justified with leading zeroes)

e.g. 020082696909250759440000062755900000000000

## 27. Field 95: Replacement Amounts

**Format:** an42

**Description:** The corrected amounts of a transaction in a partial or full reversal (or the final amounts for the transaction), it is a fixed length field consisting of 4 data elements:

- Actual amount, transaction (positions 1 - 12) - the corrected, actual amount of the customer's transaction, in the currency of the transaction
- Actual amount, settlement (positions 13 - 24) - the corrected, actual amount of the customer's transaction, in the settlement currency
- Actual amount, transaction fee (positions 25 - 33) - the corrected, actual amount of the fee (in format x + n8) for this customer transaction, in the currency of the transaction
- Actual amount, settlement fee (positions 34 - 42) - the corrected, actual amount of the fee (in format x + n8) for this customer transaction, in the settlement currency

## 28. Field 102: Account Identification 1

**Format:** ans...28, LLVAR

**Description:** A series of digits and/or characters used to identify a specific account held by the cardholder at the card issuer and if present, shall remain unchanged for the life of the transaction. This field usually contains the description of the "from" account e.g. 01D1000099102

## 28. Field 103: Account Identification 1

**Format:** ans...28, LLVAR

**Description:** A series of digits and/or characters used to identify a specific account held by the cardholder at the card issuer and if present, shall remain unchanged for the life of the transaction. This field usually contains the description of the "to" account e.g. 01D1000099103



F13: 1030  
F30: D00000000  
F32: 0200  
F37: 000000000000  
F41: CRDB  
F42: 100000000000004  
F43: BANK ACCOUNT REGISTRATION  
F48: CRDB BANK,500100,0152316340300,THADEO, IBRECK  
F49: 834  
F103: 00000000000000

#### Response

03141210F23800050EE180000000000002000000122557866702800600000000000000010301528101345631  
528101030D00000000040200000000000000000000CRDB 100000000000004BANK ACCOUNT  
REGISTRATION 0100REGISTRATION SUCCESSFULL FOR [CRDB LTD] BANK ACCOUNT  
NUMBER [0152316340300] TO MSISDN [255786670280]834130000000000000.  
F2: 255786670280  
F3: 060000  
F4: 000000000000  
F7: 1030152810  
F11: 134563  
F12: 152810  
F13: 1030  
F30: D00000000  
F32: 0200  
F37: 000000000000  
F38: 000000  
F39: 00  
F41: CRDB  
F42: 100000000000004  
F43: BANK ACCOUNT REGISTRATION  
F48: REGISTRATION SUCCESSFULL FOR [CRDB LTD] BANK ACCOUNT NUMBER  
[0152316340300] TO MSISDN [255786670280]  
F49: 834  
F103: 00000000000000

### 4.3 Bank to Mobile Money (Mobile Originated)

#### Request

02061200F238000500A1800000000000060000001225478999223702000000000070000008010826220006510  
826220801D00000000010NOT DEFIBANK TO ZAP 0015LIMITED  
MOCARAN404130910298904845130001400303320  
Length: 0206  
Message type: 1200  
Bitmap: F238000500A18000000000000600000012  
F2: 254789992237  
F3: 020000  
F4: 000000700000  
F7: 0801082622  
F11: 000651  
F12: 082622  
F13: 0801  
F30: D00000000  
F32: 0  
F41: NOT DEF

F43: BANK TO ZAP  
F48: LIMITED MOCARAN  
F49: 404  
F102: 0910298904845  
F103: 0001400303320

#### Response

02061200F238000500A180000000000060000001225478999223702000000000070000008010826220006510  
826220801D00000000010NOT DEFIBANK TO ZAP 0015LIMITED  
MOCARAN404130910298904845130001400303320  
Length: 0206  
Message type: 1210  
Bitmap: F238000500A1800000000000600000012  
F2: 254789992237  
F3: 020000  
F4: 000000700000  
F7: 0801082622  
F11: 000651  
F12: 082622  
F13: 0801  
F30: D00000000  
F32: 0  
F39: 00  
F41: NOT DEFI  
F43: BANK TO ZAP  
F48: 0001404C0043050593280002404C004325943296  
F49: 404  
F102: 0910298904845  
F103: 0001400303320

## 4.4 Mobile Money to Bank (Mobile Originated)

#### Request

02061200F238000500A18000000000006000000122547363963510300000000001000008011213460006551  
213460801D00000000010NOT DEFIZAP TO BANK 0015JARUPIA  
IBRAHIM404130001400303320131050161280303  
Length: 0206  
Message type: 1200  
Bitmap: F238000500A1800000000000600000012  
F2: 254736396351  
F3: 030000  
F4: 000000010000  
F7: 0801121346  
F11: 000655  
F12: 121346  
F13: 0801  
F30: D00000000  
F32: 0  
F41: NOT DEFI  
F43: ZAP TO BANK  
F48: JARUPIA IBRAHIM  
F49: 404  
F102: 0001400303320  
F103: 1050161280303

**Response**

02721210F238000502A1800000000000060000001225473639635103000000000001000008011213460006551  
213460801D0000000001000NOT DEFIZAP TO BANK 0079YOUR ACCOUNT HAS BEEN  
SUCCESSFULLY CREDITED. YOUR CLEARED BALANCE IS -

3400841.0404130001400303320131050161280303

Length: 0272

MESSAGE TYPE: 1210

Bitmap: F238000502A18000000000000600000012

F2: 254736396351

F3: 030000

F4: 000000010000

F7: 0801121346

F11: 000655

F12: 121346

F13: 0801

F30: D00000000

F32: 0

F39: 00

F41: NOT DEFI

F43: ZAP TO BANK

F48: YOUR ACCOUNT HAS BEEN SUCCESSFULLY CREDITED. YOUR CLEARED BALANCE IS -  
3400841.0

F49: 404

F102: 0001400303320

F103: 1050161280303

## 4.5 Balance Query

**Request (sent to Bank)**

01791200E238000500A1800000000000040000001225473639635100000008010922010006520922010801D0  
0000000010NOT DEFIBALANCE ENQUIRY 0015JARUPIA IBRAHIM404131050161280303

Length: 0179

Message type: 1200

Bitmap: E238000500A18000000000000400000012

F2: 254736396351

F3: 000000

F7: 0801092201

F11: 000652

F12: 092201

F13: 0801

F30: D00000000

F32: 0

F41: NOT DEFI

F43: BALANCE ENQUIRY

F48: JARUPIA IBRAHIM

F49: 404

F102: 1050161280303

**Response (From Bank)**

01951210E238000502A1800000000000040000001225473639635100000008010922010006520922010801D0  
000000001000NOT DEFIBALANCE ENQUIRY 0029YOUR CLEARED BALANCE IS

46.70404131050161280303

Length: 0195



Message type: 1210  
Bitmap: E238000502A1800000000000400000012  
F2: 254736396351  
F3: 000000  
F7: 0801092201  
F11: 000652  
F12: 092201  
F13: 0801  
F30: D00000000  
F32: 0  
F39: 00  
F41: NOT DEFI  
F43: BALANCE ENQUIRY  
F48: YOUR CLEARED BALANCE IS 46.70  
F49: 404  
F102: 1050161280303

## 4.6 Mini statement

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### Request

01781200E238000500A180000000000040000001225473563305701000009021811240011961811240902D0  
0000000010NOT DEFIMINI STATEMENT 0014WACHIRA DANIEL404130690192516155

Length: 0178

Message type: 1200

Bitmap: E238000500A1800000000000400000012

F2: 254735633057

F3: 010000

F7: 0902181124

F11: 001196

F12: 181124

F13: 0902

F30: D00000000

F32: 0

F41: NOT DEFI

F43: MINI STATEMENT

F48: WACHIRA DANIEL

F49: 404

F102: 0690192516155

### Response (from bank)

03091210E238000502A180000000000040000001225473563305701000009021811240011961811240902D0  
000000001000NOT DEFIMINI STATEMENT 014331/08/13 CRASH WITHDR DR 55.0

31/08/13 EAZZY-BAL-I DR 5.5

02/09/13 MOBILEM BAL DR 3.3

02/09/13 CRHQ DREPOSIT CR 90930.0

404130690192516155

Length:

Message type: 1210

Bitmap: E238000502A1800000000000400000012

F2: 254735633057

F3: 010000

F7: 0902181124

F11: 001196

F12: 181124

F13: 0902

F30: D000000000  
F32: 0  
F39: 00  
F41: NOT DEFI  
F43: MINI STATEMENT  
F48: 31/08/13 CRASH WITHDR DR 55.0  
31/08/13 EAZZY-BAL-I DR 5.5  
02/09/13 MOBILEM BAL DR 3.3  
02/09/13 CRHQ DREPOSIT CR 90930.0  
31/08/13 EAZZY-BAL-I DR 5.5  
02/09/13 MOBILEM BAL DR 3.3  
02/09/13 CRHQ DREPOSIT CR 90930.0  
F49: 404  
F102: 0690192516155

## 4.7 Bank to Bank (Mobile Originated)

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### Request

02031200F238000500A180000000000060000001225473372605304000000000632500007251915400006021  
915400725D00000000010NOT DEFIBANK TO BANK 0012GICHUKI  
JANE404130470192033433130120100303856  
Length: 0203  
Message type: 1200  
Bitmap: F238000500A1800000000000600000012  
F2: 254733726053  
F3: 040000  
F4: 000006325000  
F7: 0725191540  
F11: 000602  
F12: 191540  
F13: 0725  
F30: D000000000  
F32: 0  
F41: NOT DEFI  
F43: BANK TO BANK  
F48: GICHUKI JANE  
F49: 404  
F102: 0470192033433  
F103: 0120100303856

### Response

Length:  
Message Type:  
Bitmap:  
F2=MSISDN  
F3=040000  
F4=0000000000012  
F7=MMDDhhmmss  
F11=REFERENCE ID  
F12=hhmmss  
F30=D000000000  
F38=000000  
F39=Response Code  
F43=Bank to Bank  
F48=Your account has been successfully debited. Your cleared balance is #####  
F49=404

F54=Your account has been successfully credited. Your cleared balance is #####  
102=BANK ACCOUNT NUMBER TO BE DEBITED  
103=BANK ACCOUNT NUMBER TO BE CREDITED

## 4.8 Registration of MOBILE MONEY Subscriber

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### Request

Length:  
Message Type:  
Bitmap:  
F2=MSISDN  
F3=050000  
F7=MMDDhhmmss  
F11=REFERENCE ID  
F12=hhmmss  
F30=D00000000  
F43=MOBILE MONEY Subscription  
F48= First Name, Last Name, Street Address, Town,  
Document Type, ID Number, Date Of Birth, Place Of Birth, Nationality  
F49=404

### Response

Length:  
Message Type:  
Bitmap:  
F2=MSISDN  
F3=050000  
F7=MMDDhhmmss  
F11=REFERENCE ID  
F12=hhmmss  
F30=D00000000  
F38=000000  
F39=Response Code  
F43= MOBILE MONEY Subscription  
F48=Subscription Received, thank you.  
F49=404

## 4.9 Bank to Mobile Money (Bank Originated)

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### Request from Bank

01911200F238000500A1800000000000060000001012345678902100000000000050000612041132041196153  
4230705D00000000010NOT DEFIBANK TO  
ZAP 0004NAME4041225473469027012254737561276

F2: 1234567890 -> '1234567890'-----> (Destination Account number)  
F3: 210000 -> '210000'  
F4: 000000005000 -> '50.00'  
F7: 0612041132 -> '6/12/2015 4:11:32 AM'  
F11: 041196 -> '041196' ----->(Bank unique ID)  
F12: 153423 -> '5/13/2015 3:34:23 PM'  
F13: 0705 -> '7/5/2015 12:00:00 AM'  
F30: D00000000 -> 'D00000000'

F32: 0 -> '0'  
F41: NOT DEFI -> 'NOT DEFI'  
F43: BANK TO ZAP -> 'BANK TO ZAP '  
F48: NAME -> 'NAME'  
F49: 404 -> '404'  
F102: 254734690270 -> '254734690270'----->(Source MSISDN)  
F103: 254737561276 -> '254737561276'----->(Destination MSISDN)

### Response to BANK

01931210F238000502A1800000000000060000001012345678902100000000000050000513142934041196142  
9340513D0000000001000NOT DEFIBANK TO  
ZAP 0004NAME4041225473469027012254737561276.

F2: 1234567890 -> '1234567890'  
F3: 210000 -> '210000'  
F4: 000000005000 -> '50.00'  
F7: 0513142934 -> '5/13/2015 2:29:34 PM'  
F11: 041196 -> '041196'  
F12: 142934 -> '5/13/2015 2:29:34 PM'  
F13: 0513 -> '5/13/2015 2:29:34 PM'  
F30: D000000000 -> 'D000000000'  
F32: 0 -> '0'  
F39: 00 -> '00'  
F41: NOT DEFI -> 'NOT DEFI'  
F43: BANK TO ZAP-> 'BANK TO ZAP'  
F48: NAME -> 'NAME'  
F49: 404 -> '404'  
F102: 254734690270 -> '254734690270'  
F103: 254737561276 -> '254737561276'

OBOPAY