**Replacement Journey and Validations (Singapore & India) – Debit and Credit Card**

**Version History**

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| --- | --- | --- | --- | --- | --- |
| **Version** | **Date** | **Author** | **Reviewer** | **Approver** | **Version Summary** |
| V 0.4 | 18/08/2017 | Gomathy Mahadevan |  |  | 1. Manual TP Exception Queue Removed 2. Debit Card Replacement Mapping Provided 3. Card Blocking and Replacement for HK, MY and AE except Debit Card Block & Replace for HK 4. Adding update on MEMO as per latest BRD 5. Removing LEZ code as per latest BRD |
| V 0.5 | 27/08/2017 | Gomathy Mahadevan |  |  | 1. Token Flag handling added 2. Debit Card replacement fields edited 3. Open points revised 4. Combo card not part of Phase 1 release 5. Replacement Interface fields corrected 6. Billing Cycle Validation not applicable for Same Card Replacement 7. Generate letter not applicable for India 8. Card Type – Enquiry field added 9. Credit Card and Debit Card Block fields added for HK MY and AE |
| V 0.6 | 06/09/2017 | Gomathy Mahadevan |  |  | 1. Review Comments from Leena incorporated 2. Assumption added on Linked account - There is only one linked account for one Debit card for all Markets 3. Card Status Validation Revised as per Leena confirmation 4. Expiry Date extension eligibility check is not applicable for SG |
| V 0.7 | 14/09/2017 | Gomathy Mahadevan |  |  | 1. Updates from Leena regarding Temporary Block and ACTN code has been updated 2. Open issues updated |
| V 0.8 | 15/09/2017 | Gomathy Mahadevan |  |  | 1. Logic on Card Expiry Date validation updated 2. Review comments from Leena 3. Notification logic has been updated |
| V 0.9 | 09/10/2017 | Gomathy Mahadevan |  |  | 1. Changes to Malaysia Validations are included as per latest update from Leena |

***There are two replacement journeys from a client perspective***

1. **Block and Replacement** – Customer opted for blocking the card. Eligible card for blocking will be filtered in UI. In the UI, there is no confirmation from the customer for replacement. All cards opted for blocking will be replaced by default. UI screen reference – Report Lost /Stolen . From CSL perspective the service request type is ‘Block’. eOps will receive the request from SC Mobile as single request for all cards. eOps will perform blocking for all the cards and proceed with Replacement of all blocked cards after certain eligibility validations and expiry date validations for posting. The posting and validation parameters varies for Debit card and Credit Card
2. **Replacement alone Journey –** Customer opted for Replacement. Eligible card for Replacement will be filtered in UI, i.e.’ Damaged card’/Blocked Card where replacement not happened and other eligible conditions. eOps will receive the request for Replacement of cards. One request can have multiple cards for replacement. eOps will validate the expiry date and proceed with posting. The posting and validation parameters varies for Debit card and Credit Card

***Steps for Replacement in ‘Block & Replacement’ Journey***

1. For SG if the card requested for blocking has “T” block code then eOps will uplift the “T” block code and then proceed with placing permanent block code “L” or “S”.
   1. **Uplift of Temporary Card** (applicable only to Singapore). Refer below the mapping

| **CCMS Functional Group** | **CCMs – eDMI service name** | **eDMI Field Name** | **Value to be passed** |
| --- | --- | --- | --- |
| Credit Card | UpdateStatusRq | Sub Function Code | “01” |
| Credit Card | UpdateStatusRq | Agent ID | Default Value – Need to be changed during implementation |
| Credit Card | UpdateStatusRq | Card Number | Replaced New Card No |
| Credit Card | UpdateStatusRq | Country Code | SG or IN |
| Credit Card | UpdateStatusRq | Card Status | Blank |

1. Post completion of Blocking of cards, eOps will identify the Debit and Credit Cards that are successfully blocked.

**Credit Card Replacement**

1. For a successfully blocked Credit Card , following steps will be performed in eOps in the order mentioned ( Extract from BRD aligning to UI& Validations) to perform validations and to trigger replacement
   1. eOps will enquire CCMS via eDMI service ‘Get Card Details’ to get the linked card details of the customer
   2. eOps will enquire CCMS vis eDMI service ‘Get Details’ to get customer level details
   3. eOps will receive following details from CCMS and store the values against the each blocked card for performing validations

| Field Name | CCMS Functional Group | CCMS /eDMI Interface Message Name | eDMI Interface field Name | Reference |
| --- | --- | --- | --- | --- |
| Card Status | Card Profile | Get Cards Listing | Card Status | Row 128 |
| Existing Block Code | Card Profile | Get Cards Listing | Block Code | Row 131 |
| Current Expiry Date | Card Profile | Get Cards Listing | Expiry Date | Row 132 |
| Indicator to identify the card as TOKEN Card | Card Profile | Get Cards Listing | Token Flag | Row 127 |
| Existing Card Type | Card Profile | Get Cards Listing | Card Type | Row 113 |
| Behaviour Score | Card Profile | Get Details | Behaviour Score | Row 76 |
|  |  |  |  |  |
| Billing Cycle | Card Profile | Get Cards Listing | Cycle | Row 119 |
| Primary /Supplementary Indicator | Card Profile | Get Cards Listing | Card Category = ‘S’ for supplementary and ‘P’ for Primary Card | Row 123 |
| Card Status of all Primary Cards | Card Profile | Get Cards Listing | Card Status of all cards where Card Category = ‘P’ | Row 128 |

* 1. **Credit Card Status Validation -** 
     1. For SG – Irrespective of Primary Card or Supplementary card that got blocked, the Credit Card status of the blocked card will be validated for replacement.
     2. For IN - For Primary card replacement the status of the blocked primary card will be validated, if replacement is for Supplementary card then eOps will proceed with replacement if any one of the Primary Card of the customer is in active status as per the table below.
     3. Using ‘Card Category’ field, if the value is ‘P’ then it is Primary Card and ‘S’ for Supplementary Card. And field ‘Card Status’ will be referred to check the card status
     4. For MY –

If Card Selected is Supplementary Card then at least ONE Primary Card C/H Status should be 0, or 1 else if Card Selected is Primary Card C/H Status of current selected card should be 1 or 2

* + 1. Refer below the extract from BRD. Any status other than the below list will be rejected by eOps for Replacement

| **Country** | **Blocked Card Category** | **C/H Status To Be Checked** | **Status Code** | **Status Description** | **Action** |
| --- | --- | --- | --- | --- | --- |
| SG | Primary/Supplementary | For the same card since the Card No is same | 1 | ACTIVE A/C | Allow |
| SG | Primary/Supplementary | For the same card since he Card No is same | 2 | INACTIVE A/C | Allow |
| HK | Primary/Supplementary | For the same card since he Card No is same | 0,1,2 |  | Allow |
| IN | Primary | Primary | 1 | ACTIVE A/C | Allow |
| IN | Primary | Primary | 2 | INACTIVE A/C | Allow |
|  |  |  |  |  |  |
| IN | Supplementary | Primary | 1 | ACTIVE A/C | Allow |

* 1. **Mailing Address Status Validation ( for all applicable countries)** - For the cards that are eligible for replacement until step 4, the Mailing address status will be validated. The Statement flag fetched from CCMS should be either 0 0r 1 then it is approved else Reject. Refer eDMI mapping below

| Field Name | CCMS Functional Group | CCMS /eDMI Interface Message Name | eDMI Interface field Name | Reference |
| --- | --- | --- | --- | --- |
| Card Status | Card Profile | Get Cards Listing | Statement Flag | Row 117 |

* 1. **Card Expiry Date Validation** ( for all countries where the check is applicable) - For the cards that are eligible for replacement until step 5, eOps will validate the ‘Card Expiry Date’ fetched from CCMS if the expiry date is less than the Current Date then the Replacement will be rejected. The Card Expiry date from CCMS has only month and year and not the date. Hence eOps will extract the month and year of the current date and will check against the card expiry month and year fetched from CCMS. If it is less than the replacement date then the request will be rejected. For EX. Current Date is 15/09/2017 and the value fetched from CCMS as expiry date is -09/17 then replacement will be processed. If the value fetched from CCMS is 08/17, then replacement will be rejected.
  2. **Identifying Cards where Card Expiry Date Extension Required** –
     1. For the cards that are eligible for replacement until step 6, eOps will check whether extension of Card Expiry Required.
     2. eOps will create a flag against each card and derive the flag based on the below table
     3. The extract from BRD

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Country** | **Date 1 Field Name** | **Logic** | **Date 2 Field Name** | **Expiry Date Extension Required** |
| SG/MY | Card Expiry Date | <= | Current Date + 6 months | [Yes](file:///C:\Gomathy\eOps\CDI%20SR\BRD_SR-Card%20Block-Replace(Debit-Credit%20Card)_v3.0.xlsx#'ExpiryDt Ext Eligibility Flag'!A1) |
| IN | Card Expiry Date | <= | Current Date + 2 months | [Yes](file:///C:\Gomathy\eOps\CDI%20SR\BRD_SR-Card%20Block-Replace(Debit-Credit%20Card)_v3.0.xlsx#'ExpiryDt Ext Eligibility Flag'!A1) |

* 1. **Eligibility check for Card Expiry Date Extension** – For the cards that are eligible for replacement until step 6 and required an extension of expiry date as per step 5, following validations will be performed
     1. eOps will fetch Behaviour Code from CCMS
     2. The B Score fetched from CCMS will be validated and derive pass or fail.
     3. The Pass or Fail for B Score will be saved in a separate field
     4. Refer below extract from BRD

|  |  |  |  |
| --- | --- | --- | --- |
| **Country** | **Min Behaviour Score** | **Current Score** | **Action** |
| IN | 454 | is less than min score | Fail |
| IN | 454 | is more than or equal min score | Pass |
| MY | 362 | is less than min score | Fail |
| MY | 362 | is more than or equal min score | Pass |

* + 1. With the derived ‘Pass’ or ‘Fail’ status in above two checks, eOps will identify whether the card is eligible for extension.. Refer below the extract from BRD

|  |  |  |
| --- | --- | --- |
| **Country** | [**Behaviour Score Validation**](file:///C:\Gomathy\eOps\CDI%20SR\BRD_SR-Card%20Block-Replace(Debit-Credit%20Card)_v3.0.xlsx#BehaviorScore_Validation!A1) | **Expiry Date Extension Eligibility Flag** |
| SG | [Pass](file:///C:\Gomathy\eOps\CDI%20SR\BRD_SR-Card%20Block-Replace(Debit-Credit%20Card)_v3.0.xlsx#BehaviorScore_Validation!A1) | YES |
| SG | Fail | No |
| IN | [Pass](file:///C:\Gomathy\eOps\CDI%20SR\BRD_SR-Card%20Block-Replace(Debit-Credit%20Card)_v3.0.xlsx#BehaviorScore_Validation!A1) | YES |
| IN | Fail | No |
| MY | Pass | YES |

For HK - 1) If Card Expiry Date is less than 3 months from current date then it is eligible for extension of Expiry Date else not eligible to extend the expiry date.

* 1. **Billing Cycle Validation ( for all applicable countries)** – After passing through all 8 steps, eOps identifies the eligible card for replacement and extension of expiry date. For such cards, eOps will check the Billing Cycle Date fetched from CCMS. If Billing Cycle date is = Current Date then the Replacement will not triggered immediately instead it will be parked for a day. The replacement will be auto triggered the next day. Such applications will be parked in a backend queue in eOps and will be triggered automatically the next day
  2. **Replacement Trigger** - For all cards approved for Replacement
     1. eOps will generate new Card Number by triggering request to CCMS

Refer below the fields to be passed to CCMS with reference to eDMI specification

| **CCMS Functional Group** | **CCMs – eDMI service name** | **eDMI Field Name** | **Value to be passed** |
| --- | --- | --- | --- |
| Credit Card | GenerateCardNumReq | Source Flag | Default Value |
| Credit Card | GenerateCardNumReq | Function Code | 6002 – always |
| Credit Card | GenerateCardNumReq | Reference No | Logic in eops - 20170605-0701-0029-00IN-720032912194  1st – 8th is date in YYYYMMDD  10th – 13th is time HHMM (H for hour, M for Minute)  15th – 18th is time (2 bytes for second, 2 bytes for milliseconds)  20th – 21st is always zero  22nd - 23rd is country code  25th – 36th (sequence) |
| Credit Card | GenerateCardNumReq | Sub Function Code | “0” – always |
| Credit Card | GenerateCardNumReq | Agent Name | Default Value – Need to be changed during implementation |
| Credit Card | GenerateCardNumReq | Agent ID | Default Value – Need to be changed during implementation |
| Credit Card | GenerateCardNumReq | Country Code | SG or IN or MY |

* + 1. eOps will trigger the Replacement of card to CCMS via ‘Card Status Update’ message using new Card Number generated and receives the response from CCMS as ‘Successful’ or ‘Failed’. Refer below the list of fields to be interfaced to CCMS

| **CCMS Functional Group** | **CCMs – eDMI service name** | **eDMI Field Name** | **Value to be passed** |
| --- | --- | --- | --- |
| Credit Card | UpdateStatusRq | Sub Function Code | “08” |
| Credit Card | UpdateStatusRq | Agent ID | Default Value – Need to be changed during implementation |
| Credit Card | UpdateStatusRq | Card Number | Blocked Card Number |
| Credit Card | UpdateStatusRq | Country Code | SG or IN |
| Credit Card | UpdateStatusRq | Transfer Card Number | New Card Number generated via ‘Generate Card Number’ request |
| Credit Card | UpdateStatusRq | Date Transfer Effective Date | Current Date |
| Credit Card | UpdateStatusRq | [Card Expiry Date](file:///C:\Gomathy\eOps\CDI%20SR\BRD_SR-Card%20Block-Replace(Debit-Credit%20Card)_v3.2%20(1)%20with%20comments%20from%20eOps.xlsx#RANGE!A1) | If to Extend value to pass is \*\*\*\* If not to extend value should be \_\_\_\_ (4 underscore) |
| Credit Card | Update Status | Token Flag ( Only for SG) | Whatever value received from CCMS will be interfaced back |
| Credit Card | UpdateStatusRq | OASA Memo | << SR Number>> |

* 1. **Generate Letter ( applicable only to SG)** –for each card received in the request, eOps will check whether both block and replacement is successful, if so the relevant code will be updated in CCMS to generate letter. If only block is successful and replacement is failed then relevant code will be updated in CCMS to generate letter. If both got failed then no update will be triggered. Refer below the extract from BRD. Irrespective of any kind of failure in Replacement, Generate Letter will be triggered to update the code F08 in case of Block & Replace Journey since the Block is successful for the Card

| **Country** | **System** | **Card Type** | **Blocked** | **Replaced** | **Letter Number** |
| --- | --- | --- | --- | --- | --- |
| SG/HK | CCMS | Manhattan | Yes | No | F08 |
| SG/HK | CCMS | Others | Yes | No | 808 |
| IN | CCMS | Manhattan | Yes | No | F08 |
| IN | CCMS | Others | Yes | No | 808 |
| SG/HK | CCMS | Manhattan | Yes | Yes | F46 |
| SG/HK | CCMS | Others | Yes | Yes | 466 |
| IN | CCMS | Manhattan | Yes | Yes | F46 |
| IN | CCMS | Others | Yes | Yes | 466 |

**The mapping of Card Type with Manhattan Card Variant will be as below and any other Card Type will be categorised as ‘Others’**

| **Country** | **Type** | **Franchise** | **BIN** | **CARD TYPES** |
| --- | --- | --- | --- | --- |
| IN | 232 | VISA | 454198 | Manhattan Platinum Supple |
| IN | 233 | VISA | 454198 | Manhattan Platinum Primary |
| IN | 481 | VISA | 412903 | Manhattan Primary Card |
| IN | 482 | VISA | 412903 | Manhattan Supple Card |
| IN | 483 | VISA | 412903 | Manhattan Primary Card |
| IN | 484 | VISA | 412903 | Manhattan Supple Card |
| IN | 487 | VISA | 412903 | Manhattan Primary Card |
| IN | 488 | VISA | 412903 | Manhattan BT a/c |
| IN | 511 | PLC | 935650 | Manhattan Instabuy |
| SG | 122 | Mastercard | 514916 | MANHATTAN PLATINUM |
| SG | 123 | Mastercard | 514916 | MANHATTAN PLATINUM |
| SG | 168 | Mastercard | 549834 | MANHATTAN WORLD |
| SG | 169 | Mastercard | 549834 | MANHATTAN WORLD |
| SG | 240 | PLC | 970222 | MANHATTAN BALANCE TRANSFER |
| SG | 500 | Mastercard | 540275 | MANHATTAN CARD |
| SG | 502 | Mastercard | 540275 | MANHATTAN CARD |
| SG | 503 | Mastercard | 540275 | MANHATTAN GOLD MASTERCARD |
| SG | 571 | Mastercard | 540275 | MANHATTAN CARD |

Refer below the eDMI Mapping

| **CCMS Functional Group** | **CCMs – eDMI service name** | **eDMI Field Name** | **Value to be passed** |
| --- | --- | --- | --- |
| Correspondence | GenerateLetterRq | Function Code | “OCRR” |
| Correspondence | GenerateLetterRq | Agent ID | Default Value – Need to be changed during implementation |
| Correspondence | GenerateLetterRq | Card Num | Card Number which is successfully blocked & Replaced or blocked alone |
| Correspondence | GenerateLetterRq | Letter Number | As per the table above |

**Debit Card Replacement**

1. For each Debit Card where blocking is successful, eOps will perform following steps in the order mentioned ( Extract from BRD aligning to UI& Validations) to do validations and trigger replacement
   1. eOps will do “Debit Card enquiry” from Euronet and get the following details for each card
      1. Reason Code
      2. Current Expiry Date
      3. Card Status
      4. Linked Account No
      5. Card Expiry Date
      6. Card Type
      7. Card Sequence No

Refer attached Debit Card Enquiry – Interface layout



* 1. The ‘Relationship No’ will be received from UI, using the Relationship No; eOps will perform Cross Product Enquiry and get following details. Assumption is that one CASA account will be linked to one Debit card for all markets.
     1. Master No
     2. Operating Instruction
     3. Account Status
  2. With the Relationship No, eOps will perform Customer Enquiry and get RELTYPE of the customers
  3. With the Relationship No, eOps will fetch the risk attached at Customer level from eBBS
  4. And also fetch the account level risk through Account Risk Enquiry using the linked account fetched from Euronet
  5. **Card Expiry Date Validation ( for all applicable countries)** - For the cards that are eligible for replacement until step 3, eOps will validate the ‘Card Expiry Date’ fetched from EURONET if the expiry date is less than the Current Date then the Replacement will be rejected. The Card Expiry date from CCMS has only month and year and not the date. Hence eOps will extract the month and year of the current date and will check against the card expiry month and year fetched from CCMS. If it is less then the replacement will be rejected. For EX. Current Date is 15/09/2017 and the value fetched from CCMS as expiry date is -09/17 then replacement will be processed. If the value fetched from CCMS is 08/17, then replacement will be rejected.
  6. **Customer and Account Risk Code Validation** - eOps will save both Customer and Account level risk codes fetched from eBBS and validate for eligibility. If any of the reject codes defined for ‘Reject’ as per BRD then the Replacement will be rejected. Refer extract from BRD

| **Country Code** | **Risk Codes** | **Risk Description** | **Action** |
| --- | --- | --- | --- |
| SG | ACN | Account Closure Not Allowed | Reject |
| SG | AWO | Account written off | Reject |
| SG | BKA | Court Order Held – Bankruptcy | Reject |
| SG | BKD | Court Order Held – Bankruptcy | Reject |
| SG | BLK | Blacklist customer – 04 | Reject |
| SG | CLI | CLSI - NO DEBIT ALLOWED | Reject |
| SG | COL | No Wdrls Allowed – Collections | Reject |
| SG | DEA | Account of Deceased Customer | Reject |
| SG | DER | Deceased customer | Reject |
| SG | DOR | Dormant Account | Reject |
| SG | NAC | No Wdrls Allowed - No Atm/Cheqbk | Reject |
| SG | INA | Retail Account Dormant | Reject |
| IN | A01 | Prohibitory/Attachment order-1 | Reject |
| IN | AWO | Account written off | Reject |
| IN | BU1 | Block All Debit-1 | Reject |
| IN | BU2 | Block All Debit-2 | Reject |
| IN | DEA | Account of Deceased Customer | Reject |
| IN | DO2 | Dormancy Letter to Cust for ID Docs | Reject |
| IN | DOR | Dormant Account/Unclaimed | Reject |
| IN | DRA | Dorm-Notified, no txns w/ofull docs | Reject |
| IN | ICR | Initial correspondence return | Reject |
| IN | KRM | KYC Deferral - Refer to BMLPO | Reject |
| MY | CDD | Customer Level Risk Code | Reject |
| MY | DER | Customer Level Risk Code | Reject |
| MY | RLD | Customer Level Risk Code | Reject |
| MY | DWN | Customer Level Risk Code | Reject |
| MY | B04 | Customer Level Risk Code | Reject |
| MY | RTN | Customer Level Risk Code | Reject |
| MY | BLK | Customer Level Risk Code | Reject |
| MY | CJT | Customer Level Risk Code | Reject |
| MY | CJX | Customer Level Risk Code | Reject |
| MY | ACN | Account Level Risk Code | Reject |
| MY | AWO | Account Level Risk Code | Reject |
| MY | BKA | Account Level Risk Code | Reject |
| MY | BKD | Account Level Risk Code | Reject |
| MY | BLK | Account Level Risk Code | Reject |
| MY | CLI | Account Level Risk Code | Reject |
| MY | COL | Account Level Risk Code | Reject |
| MY | DEA | Account Level Risk Code | Reject |
| MY | DER | Account Level Risk Code | Reject |
| MY | DOR | Account Level Risk Code | Reject |
| MY | NAC | Account Level Risk Code | Reject |
| MY | ON1 | Account Level Risk Code | Reject |
| MY | SD1 | Account Level Risk Code | Reject |
| MY | NT1 | Account Level Risk Code | Reject |
| MY | NT2 | Account Level Risk Code | Reject |

* 1. **Account Status Code Validation** – For all debit cards that are eligible for replacement until Step 7, eOps will check the status of the linked account. The Status Code already fetched from eBBS through ‘Cross Product Enquiry’, and the Replacement will be allowed only for below defined status. Any one of the linked account should be active to replace the Debit Card. Refer extract from BRD

| **Country** | **Account Status Code** | **Account Status Description** | **Action** |
| --- | --- | --- | --- |
| SG/MY | A | Active | Allow |
| SG/MY | O | Open | Allow |
| IN | A | Active | Allow |
| IN | O | Open | Allow |

* 1. **Account Operating Instruction Validation** - For all debit cards that are eligible for replacement until Step 8, this check will be performed. The Master no of the linked account and the operating instruction of the account will be fetched from eBBS via ‘Cross Product Enquiry’. The Operating instruction attached to the Master will be validated against the below list ( extract from BRD). Master account bearing different Operating Instruction will be rejected for Replacement

|  |  |  |
| --- | --- | --- |
| **Country** | **Ops Instruction Code** | **Action** |
| SG/MY | 001 | Allow |
| SG/MY | 003 | Allow |
| SG/MY | 005 | Allow |
| IN | 001 | Allow |
| IN | 003 | Allow |
| IN | 005 | Allow |

* 1. **Account Relationship Type Validation** – - For all debit cards that are eligible for replacement until Step 9, this check will be performed . The ‘Rel Type Code’ are fetched from eBBS through Customer Enquiry, which is RELAREL information from eBBS. The value fetched from eBBS will be validated against the below list ( extract from BRD) and if it matches the Replacement of card will be rejected

|  |  |  |  |
| --- | --- | --- | --- |
| **Country** | **Rel Type** | **Rel Description** | **Action** |
| SG/MY | CDT | CHILDREN DEVELOPMENT ACCOUNT TRUSTEE | Reject |
| SG/MY | DIS | Signatory of a Trust account | Reject |
| SG/MY | TRU | TRUSTEE SIGNING UNDER POWERS SPECIFIED IN A TRUST | Reject |
| IN | CDT | CHILDREN DEVELOPMENT ACCOUNT TRUSTEE | Reject |
| IN | DIS | Signatory of a Trust account | Reject |
| IN | TRU | TRUSTEE SIGNING UNDER POWERS SPECIFIED IN A TRUST | Reject |

* 1. **Debit Card Type Validation (applicable for SG/MY)** – eOps will validate the Card Type fetched from Euronet. If Card Type is other than following the list then the Replacement will be rejected.

| **Country** | **Card Type** | **Card Type Description(Sub Type)** | **BIN** | **Eligible for Replacement** |
| --- | --- | --- | --- | --- |
| SG | EWI | MasterWorld Debit | 552352 6 | Allow |
| SG | HWI | High Yield Debit Card | 552352 7 | Allow |
| SG | LDI | Super Salary Card | 524355 1 | Allow |
| SG | MCI | Child Development Account Card | 589790 4 | Allow |
| SG | MDI | GMM XtraSaver DebitCard (SGD) | 524355 2 | Allow |
| SG | MDX | GMM XtraSaver DebitCard (USD) | 524357 2 | Allow |
| SG | MLI | MoneyLink - Mass Market | 589790 2 | Allow |
| SG | NDI | NUS Alumni Card | 524355 5 | Allow |
| SG | PBI | Priority Banking Card | 589790 3 | Allow |
| SG | PDI | PB XtraSaver DebitCard (SGD) | 524355 3 | Allow |
| SG | PDX | PB XtraSaver DebitCard (USD) | 524357 3 | Allow |
| SG | WRI | World Partner Card | 524355 7 | Allow |
| SG | ASH | Dash ATM Card | MISSING | Allow |
| SG | SGI | MyWay Debit Card (SGD) | 524356 1 | Allow |
| MY | VP1 |  |  | Allow |
| MY | MB1 |  |  | Allow |
| MY | ML1 |  |  | Allow |
| MY | ISL |  |  | Allow |
| MY | LDS |  |  | Allow |
| MY | ML2 |  |  | Allow |
| MY | AM1 |  |  | Allow |
| MY | EWI |  |  | Allow |
| MY | SPI |  |  | Allow |
| MY | SWI |  |  | Allow |
| MY | PB1 |  |  | Allow |

* 1. Mailing Address Validation -

In ‘IN’ ,’MY’ & 'SG', using Customer Enquiry or Customer Address/Contact Enquiry –eOps will fetch the value for the field “ISWAUFLAG”. If the value is “Y” then replacement for the card will be rejected.

* 1. Card Reason Code Validation ( Applicable Only for MY) – If existing Debit Card reason code = ‘AC’ or ‘ LT’ or ‘ST’ then allow replacement
  2. Replacement - - For all debit cards that are eligible for replacement until Step 13, eOps will trigger Replacement request to Euronet and get a response. Refer below mandatory fields to be passed and attached specification for more clarifications

New card number will be generated for card bearing following Reason Codes

| **Country** | **Current Reason Code** | **Block Description** | **NEW CARD # ISSUED** |
| --- | --- | --- | --- |
| All Euronet  Countries | LT | Lost | Yes |
| All Euronet Countries | ST | Stolen | Yes |
| All Euronet Countries | CN | Cancel | Yes |

To Issue new card Number in Hogan (HK), following fields will be interfaced – Yet to be finalised

|  |  |  |
| --- | --- | --- |
| Generate New Card Number |  | To issue new card number |
| Card Type |  | Card Type = as per selected card type and design |
| Language |  | Language = as per selected value |
| Currency Code |  | As per selected primary account# |
| Primary Linked Account |  | As per selected primary account# |
| Other linked account #1 |  | As per selected other account# 1 |
| Other linked account #2 |  | As per selected other account# 2 |



| **Parent** | **Swtich D.E** | **Business Name** | **Data Type** | **Length** | **M/O/C** |
| --- | --- | --- | --- | --- | --- |
| Header | ServiceID | ServiceID | Char | 10 | **M** |
| Header | ChannelID | ChannelID | Char | 10 | **M** |
| Header | CountryCode | CountryCode | Char | 2 | **M** |
| Header | TxnSeqNum | Transaction Sequence Number | Numeric | 15 | **M** |
| Header | SourceDate | SourceDate | YYYY-MM-DD | 10 | **M** |
| Header | SourceTime | SourceTime | HH:MM:SS | 8 | **M** |
| Header | TransmissionDate | TransmissionDate | YYYY-MM-DD | 10 | **M** |
| Header | TransmissionTime | TransmissionTime | HH:MM:SS | 8 | **M** |
| Header | MessageVersion | MessageVersion | Numeric | 2 | **M** |
| Body | CardNumber | Debit Card Number | Char | 19 | **M** |
| Body | CardSeqNum | Card Sequence Number – The value fetched from EURONET will be passed if Function below is “S” ( Same Number) else not required | 1 | Numeric | M |
| Body | CardActFlag | Card Activation Flag  Default to “Y” for India. The value will vary by country | Char | 1 | **M** |
| Body | RelID | Relationship ID | AN | 20 | **M** |
| Body | Function | Function – “S” for same number and “D” for different or New Card No | Char | 1 | **M** |
| Body | ReasonCode | Reason Code – Always“AC” for India and other markets it is “CR” always | Char | 2 | **M** |
| Body | Description | Description | Char | 50 | **M** |

1. Post completion of Step 10 in Credit Card and Step 13 in Debit Card , consolidated Status update will be triggered to SC Mobile for all the cards that are replaced for the request or rejected or failed during posting based on the validations in eOps and response received from CCMS/EURONET

***Steps for Replacement in ‘Replacement Alone’ Journey***

1. **Credit Card Replacement Process -**

eOps will receive the request from SC Mobile for Replacement. The request will have one or multiple cards for Replacement . Refer below the flow of validations in UI and eOps aligning to UI and validations in BRD

* 1. For Credit Card, as part of Pre population logic, **UI will validate** the following and eOps will not perform following validations
     1. **BIN Validation**
     2. Validation based on existing block codes whether to display or not Replacement Validation in BRD)
     3. Blocked Date Validations
     4. Card Expiry date validation
     5. **Credit Card Status Validation**
     6. **Transfer Effective Date Validation**
     7. Last Mailing Address maintenance date Validation
     8. Mailing Address Status Validation
  2. eOps will receive eligible cards for Replacement from UI
  3. eOps will perform ‘Get Card Details’ from CCMS for all the cards received and get following details

| Field Name | CCMS Functional Group | CCMS /eDMI Interface Message Name | eDMI Interface field Name | Reference |
| --- | --- | --- | --- | --- |
| Card Status | Card Profile | Get Cards Listing | Card Status | Row 128 |
| Existing Block Code | Card Profile | Get Cards Listing | Block Code | Row 131 |
| Current Expiry Date | Card Profile | Get Cards Listing | Expiry Date | Row 132 |
| Indicator to identify the card as TOKEN CARd | Card Profile | Get Cards Listing | Token Flag | Row 127 |
| Behaviour Score | Card Profile | Get Details | Behaviour Score | Row 76 |
| Billing Cycle | Card Profile | Get Cards Listing | Cycle | Row 119 |
| Primary /Supplementary Indicator | Card Profile | Get Cards Listing | Card Category = ‘S’ for supplementary and ‘P’ for Primary Card | Row 123 |
| Card Status of all Primary Cards | Card Profile | Get Cards Listing | Card Status of all cards where Card Category = ‘P’ | Row 128 |

* 1. eOps will perform Expiry Date Extension Validation for each card before Replacement. Refer above Step 5 & 8 in Block & Replace Journey
  2. **Billing Cycle Validation** - eOps receives the eligible card for replacement from UI and identifies the card for extension of expiry date. For such cards, eOps will check the Billing Cycle Date fetched from CCMS. If Billing Cycle date is = Current Date then the Replacement will not triggered immediately instead it will be parked for a day. The replacement will be auto triggered the next day. This validation is applicable only if New Card Number is generated else not required to be executed
  3. **Replacement Trigger** - For all cards identified for Replacement
     1. eOps will check whether new card number to be generated or not based on the existing block code fetched from CCMS

| **Country** | **Current Block Code** | **Block Description** | **NEW CARD # ISSUED** |
| --- | --- | --- | --- |
| SG/HK/MY | L | Lost / Stolen card | Yes |
| SG | N | Non-receipt of card | Yes |
| SG/HK/MY | S | Lost / stolen fraud | Yes |
| IN | L | Lost Card | Yes |
| IN | S | Stolen/Internet Fraud | Yes |

* + 1. eOps will generate new Card Number by triggering request to CCMS if required to be created as per point (i)
    2. eOps will trigger the Replacement of card to CCMS via ‘Card Status Update’ message using new Card Number generated or with the existing Card Number as per the case and receives the response from CCMS as ‘Successful’ or ‘Failed’

**eDMI mapping for replacement with new card no**

| **CCMS Functional Group** | **CCMs – eDMI service name** | **eDMI Field Name** | **Value to be passed** |
| --- | --- | --- | --- |
| Credit Card | UpdateStatusRq | Sub Function Code | “08” |
| Credit Card | UpdateStatusRq | Agent ID | Default Value – Need to be changed during implementation |
| Credit Card | UpdateStatusRq | Card Number | Blocked Card Number |
| Credit Card | UpdateStatusRq | Country Code | SG or IN |
| Credit Card | UpdateStatusRq | Transfer Card Number | New Card Number generated via ‘Generate Card Number’ request |
| Credit Card | UpdateStatusRq | OASA Memo | << SR Number>> |

**eDMI mapping for replacement with old card no**

| **CCMS Functional Group** | **CCMs – eDMI service name** | **eDMI Field Name** | **Value to be passed** |
| --- | --- | --- | --- |
| Credit Card | UpdateStatusRq | Function Code | “38” |
| Credit Card | UpdateStatusRq | Sub Function Code | “02” |
| Credit Card | UpdateStatusRq | Agent ID | Default Value – Need to be changed during implementation |
| Credit Card | UpdateStatusRq | Card Number | Blocked Card Number |
| Credit Card | UpdateStatusRq | Country Code | SG or IN |
| Credit Card | UpdateStatusRq | Card Status | Blank |
| Credit Card | UpdateStatusRq | Date Transfer Effective Date | NA |
| Credit Card | UpdateStatusRq | SCB\_CardAction ( open issue CCMS not updating the value passed) | 1 |
| Credit Card | UpdateStatusRq | SCB\_NumOfCards | 01 |
| Credit Card | UpdateStatusRq | SCB\_NumOfCardReturned | 01 |
| Credit Card | UpdateStatusRq | SCB\_CardTypeRequested | 01 |
| Credit Card | UpdateStatusRq | [Card Expiry Date](file:///C:\Gomathy\eOps\CDI%20SR\BRD_SR-Card%20Block-Replace(Debit-Credit%20Card)_v3.2%20(1)%20with%20comments%20from%20eOps.xlsx#RANGE!A1) | If to Extend value to pass is \*\*\*\* If not to extend value should be \_\_\_\_ (4 underscore) |
|  |  |  |  |
| Credit Card | Update Status | Token Flag ( Only for SG) | Whatever value received from CCMS will be interfaced back |
| Credit Card | UpdateStatusRq | OASA Memo | << SR Number>> |

* 1. **Generate Letter ( not applicable for IN)** – Post completion of Replacement, for each card received in the request, eOps will check whether replacement is successful, if so the relevant code will be updated in CCMS to generate letter. If failed then no update will be triggered. Refer below the extract from BRD

| **Country** | **System** | **Card Variant** | **Blocked** | **Replaced** | **Letter Number** |
| --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| IN | CCMS | Manhattan | No | Yes | F46 |
| IN | CCMS | Others | No | Yes | 466 |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| SG/HK | CCMS | Manhattan | No | Yes | F46 |
| SG/HK | CCMS | Others | No | Yes | 466 |

**The mapping of Card Type with Manhattan Card Variant will be as below and any other Card Type will be categorised as ‘Others’**

| **Country** | **Type** | **Franchise** | **BIN** | **CARD TYPES** |
| --- | --- | --- | --- | --- |
| IN | 232 | VISA | 454198 | Manhattan Platinum Supple |
| IN | 233 | VISA | 454198 | Manhattan Platinum Primary |
| IN | 481 | VISA | 412903 | Manhattan Primary Card |
| IN | 482 | VISA | 412903 | Manhattan Supple Card |
| IN | 483 | VISA | 412903 | Manhattan Primary Card |
| IN | 484 | VISA | 412903 | Manhattan Supple Card |
| IN | 487 | VISA | 412903 | Manhattan Primary Card |
| IN | 488 | VISA | 412903 | Manhattan BT a/c |
| IN | 511 | PLC | 935650 | Manhattan Instabuy |
| SG | 122 | Mastercard | 514916 | MANHATTAN PLATINUM |
| SG | 123 | Mastercard | 514916 | MANHATTAN PLATINUM |
| SG | 168 | Mastercard | 549834 | MANHATTAN WORLD |
| SG | 169 | Mastercard | 549834 | MANHATTAN WORLD |
| SG | 240 | PLC | 970222 | MANHATTAN BALANCE TRANSFER |
| SG | 500 | Mastercard | 540275 | MANHATTAN CARD |
| SG | 502 | Mastercard | 540275 | MANHATTAN CARD |
| SG | 503 | Mastercard | 540275 | MANHATTAN GOLD MASTERCARD |
| SG | 571 | Mastercard | 540275 | MANHATTAN CARD |

**Refer below the eDMI Mapping**

| **CCMS Functional Group** | **CCMs – eDMI service name** | **eDMI Field Name** | **Value to be passed** |
| --- | --- | --- | --- |
| Correspondence | GenerateLetterRq | Function Code | “OCRR” |
| Correspondence | GenerateLetterRq | Agent ID | Default Value – Need to be changed during implementation |
| Correspondence | GenerateLetterRq | Card Num | Card Number which is successfully ‘Replaced’ |
| Correspondence | GenerateLetterRq | Letter Number | As per the table above |

1. **Debit Card Replacement Process**-

eOps will receive the request for Replacement of card. The request can have one or multiple Debit cards. Refer below the flow with validations at UI and eOps aligning to UI and Validations as per BRD

* 1. Customer opt for Replacement of his/her Debit Card and UI will filter the eligible Debit card for Replacement after performing following validations
     1. UI will do Customer Risk Enquiry, Account Risk Enquiry, Customer Enquiry, Account Enquiry or Customer Product Enquiry and fetch the details of Linked Account, Linked Account Status, Risk codes attached at Customer and Account Level , Master Number, Operating Instruction and Rel Type
     2. Based on the value fetched from eBBs , following validations will be performed in UI before populating the card in the screen
        1. Card Expiry Date Validation
        2. Account Risk Code Validation
        3. Account Status Code Validation
        4. Account Operating Instruction Validation
        5. Account Relationship Type Validation
        6. Debit Card Type Validation ( applicable only for Singapore)

Refer above the details in the journey ‘Block & Replace’ where all these validations are performed in eOps

* 1. eOps will receive the eligible Debit card for Replacement from UI
  2. Replacement - - For all debit cards that are received for replacement, eOps will trigger Replacement request to Euronet and get a response
  3. Refer field mapping in above section for Block and Replacement

1. Post completion of replacement of Debit Card and Credit Card ,a consolidated Status update will be triggered to SC Mobile for all the cards that are replaced for the request or rejected or failed during posting based on the validations in eOps and response received from CCMS/Euronet
2. **Credit Card Replacement Process**- UAE
   1. Credit Card Blocking C400 –Interface Mapping

| **CCMS Functional Group** | **CCMs – eDMI service name** | **eDMI Field Name** | **Value to be passed** |
| --- | --- | --- | --- |
| Credit Card | UpdateStatusRq | <Chnl> | Channel that passed to CCMS |
| Credit Card | UpdateStatusRq | <RecType> | “001” = Stop Card |
| Credit Card | UpdateStatusRq | <UserID> | Maker Id of eOps – Optional for future reference |
| Credit Card | UpdateStatusRq | <CardNbr> | Credit Card Number to be blocked |
| Credit Card | UpdateStatusRq | <StopRsnCode> | Need to discuss and agree with Leena  As per confluence – F1 |
| Credit Card | UpdateStatusRq | <Country> | Respective Country Code |
| Credit Card | UpdateStatusRq | <ReqID> | 'UPDSTS' – Default value |
| Credit Card | UpdateStatusRq | <RefID> | Business rule: EDMI to Map "As defined by the Provider" |

* 1. Card Memo for Blocking

| **CCMS Functional Group** | **CCMs – eDMI service name** | **eDMI Field Name** | **Value to be passed** |
| --- | --- | --- | --- |
| Credit Card | Create Memo | <CustNbr> | Since all MEMO updated at account level, this field not required to be interfaced |
| Credit Card | Create Memo | <MemoContent> | The content of the MEMO constructed as per BRD – “SR#<space>Channel<space>SR Name” |
| Credit Card | Create Memo | <MemoType> | 1=Customer  2=Customer account.  Since all MEMO are updated at account level. eOps will default the value as “2” |
| Credit Card | Create Memo | <MakerID> | Optional field – eOps user ID can be interfaced |
| Credit Card | Create Memo | <CardNbr> | Debit Card Number |
| Credit Card | Create Memo | <Chnl> | Channel Code |
| Credit Card | Create Memo | <OprFunc> |  |
| Credit Card | Create Memo | <Country> |  |
| Credit Card | Create Memo | <ReqID> | EDMi to Map EDMi to Map "CRTMEMO" |
| Credit Card | Create Memo | <RefId> | Business rule: EDMI to Map "As defined by the Provider" |

* 1. Credit Card Replacement C400 - Interface Mapping

| **CCMS Functional Group** | **CCMs – eDMI service name** | **eDMI Field Name** | **Value to be passed** |
| --- | --- | --- | --- |
| Credit Card | UpdateStatusRq | <Chnl> | Channel that passed to CCMS |
| Credit Card | UpdateStatusRq | <RecType> | “002 “= Card replacement with New number |
| Credit Card | UpdateStatusRq | <UserID> | Maker Id of eOps – Optional for future reference |
| Credit Card | UpdateStatusRq | <CardNbr> | Credit Card Number to be replaced. C400 always replace with new card number |
| Credit Card | UpdateStatusRq | <CardType> | Replacing card’s Card Type |
| Credit Card | UpdateStatusRq | <ReplacementFeeInd> | Need to discuss with Leena whether to pass Y or N. C400 automatically deducts the fee in the credit card based on the flag |
| Credit Card | UpdateStatusRq | EmbName | Optional Field – Need to check with Leena |
| Credit Card | UpdateStatusRq | EmbName2 | Optional Field – Need to check with Leena |
| Credit Card | UpdateStatusRq | <Country> | Respective Country Code |
| Credit Card | UpdateStatusRq | <ReqID> | 'UPDSTS' – Default value |
| Credit Card | UpdateStatusRq | <RefID> | Business rule: EDMI to Map "As defined by the Provider" |

*Notification*

1. Notification to SC Mobile will be triggered from eOps in following stages
   1. After providing synchronous response for Blocking, Notification will be triggered in the JMS Topic. ( Either Success/Failed at each Credit Card level)
   2. After completion of Credit Card /Debit Card Replacement ( Either Success/Failed at each Credit Card level)
   3. If Enquiry in CCMS /Euronet for performing validation got failed then a Notification to customer will be triggered asking customer to resubmit using ‘Replacement ‘ service request
   4. If validation for Replacement got failed then a Notification to customer will be triggered asking customer to resubmit using ‘Replacement ‘service request. ( applicable for both Debit and Credit Card). The logic for Notification varies for different validations
      1. Card Status – Failed – Notification needs to be sent
      2. Mail Address validation –Failed – Notification needs to be sent
      3. Card Expiry Date Validation –Failed - Notification needs to be sent
      4. Identifying Cards where Card Expiry Date Extension Required – Failed –No Notification to be triggered
      5. Eligibility check for Card Expiry Date Extension - Failed –No Notification to be triggered
      6. Billing Cycle Validation – No concept of pass/fail -> Failed –No Notification to be triggered
   5. The template id for above two failure scenarios will be same
   6. Applicable only for CC - If the ‘Generate Card No’ fails then a Notification to customer will be triggered asking customer to resubmit using ‘Replacement ‘service request
   7. If the ‘Update Status’ message got failed then Notification to customer will be triggered asking customer to resubmit using ‘Replacement ‘service request ( applicable for both Debit and Credit Card)
   8. -
2. 5 different templates will be defined in Front End – SC Mobile end for
   1. Success – Card Block
   2. Failed – Card Block
   3. Success – Replacement
   4. Failed - Replacement
3. For each template a template ID will be defined and mapped between eOps and SC mobile. Both eOps and SC Mobile will maintain the template id . The template id will be constructed based on a standard format “CCCpppSSmmm”. Using the Template Id and the variables that required for the template to be populated will be received from eOps by SC mobile. SC mobile will retrieve the content maintained against the template ID received and populate the values and trigger SMS and eMail to the customers. The content and required mode of communication for the template will be maintained in SC Mobile
4. The template ID for Replacement Journey will be ( Add respective country codes for HK/MY/AE)
   1. Success – Card Block
      1. IN200AP/IN070AP
      2. SG200AP/SG070AP
   2. Failed – Card Block
      1. IN200DE/IN070DE
      2. SG200DE/IN070DE
   3. Success – Replacement
      1. IN210AP/IN071AP
      2. SG210AP/SG071AP
   4. Failed Replacement
      1. IN210DE/IN071DE
      2. SG210DE/SG071DE
5. The structure of replacement will be as below

notifyInitiateProcessStatusReqPayload>

notifyInitiateProcessStatusReqPayload>

<notifyInitiateProcessStatusReqPayloadData>

<messageId>NOTIFY</messageId>

<consumerRef>SCW255CI10A119071710088502</consumerRef>

<clientId>eOPS</clientId>

<sourceRefNo>CI1707190216G40108</sourceRefNo>

<sourceShortRefNo>CI1707190216G40108</sourceShortRefNo>

<Country>CI</Country>

<processData>

<processdetails>

<![CDATA[

<serviceRequests>

<operationName>ProfileUpdate</operationName>

<relationShipNo>000000735</relationShipNo>

<waitNstpNotify>N</waitNstpNotify>

<relationShipType/>

<entityDetails>

<entityDetail>

<entityType>NatFlag</entityType>

<status>Approved</status>

<templateId>CI010AP</templateId>

</entityDetail>

<entityDetail>

<entityType>NationalityFlag</entityType>

<status>Approved</status>

<templateId>CI010AP</templateId>

</entityDetail>

</entityDetails>

</serviceRequests>

]]>

</processdetails>

</processData>

</notifyInitiateProcessStatusReqPayloadData>

</notifyInitiateProcessStatusReqPayload>

CCC – Country

PPP – Process ID

010 - Data Locker - Static Data

020 - Bank initiated Services

030 - CASA

040 - CASA Other Request

050- Cheque

060 - Communication

070 - Debit Card

080 - FATCA

090 - Fixed Deposit

100- Funds Transfer

110 - Letters/Cust Request

120 - Online Bill Payment

130 - Standing Instructions

140 - Statements

150 – Transaction

200 – Credit & Debit Card Block

210 – Credit & Debit Card Replacement

SS – Status as below

AP - Approve STP or NSTP

CA - Cancelled

DE – Decline

EA – Edit and Approve

ED – Edit and Decline

RE – Refer

R1 – Referral Reminder 1 (10 days from first date)

R2 – Referral Reminder 2 (20 days from first date)

RC – Referral and Cancelled no Response

*eOps workflow & handling of TP Exception*

1. For Critical service – Card Block
   1. Post synchronous response, notification will be triggered. In case of failure response from TP system, the status for the Card will be interfaced as ‘Failed’. The SMS/eMail content will intimate customer
2. For non critical services – Card Block & Replacement AND Replacement
   1. All non critical flows will be executed in sequence. On failure of update at each stage the workflow movement in eOps will vary based on business requirement
   2. Following are the non critical functionalities executed for each block after replacement. A flag will be maintained with the success or failure status of each card in each update/functionality
      1. Card Memo Update - Only for CC
         1. If successful then proceed with CCMS enquiries
         2. If failed still proceed with CCMS enquiries , user will refer the flag updated with the status to track and update manually
      2. CCMS /Euronet enquiries
         1. If successful then proceed with Replacement Validation
         2. If Failed then the flow for that will be closed by triggering a notification to SC Mobile stating ‘Replacement Failed and Contact Branch or Phone Banking for Replacement’
      3. Validations to check eligibility for Replacement
         1. If successful then proceed with Generate Card Number
         2. If Failed then the flow for that will be closed by triggering a notification to SC Mobile stating ‘Replacement Failed and Contact Branch or Phone Banking for Replacement’
      4. Generate Card Number – Only for CC
         1. If successful then proceed with Update Status to transfer data from Old to New account
         2. If Failed then the flow for that will be closed by triggering a notification to SC Mobile stating ‘Replacement Failed and Contact Branch or Phone Banking for Replacement’
      5. Update Status to transfer data from old to new account ( applicable for both CC and DC)
         1. If successful then proceed with Notification to SC Mobile stating ‘Replacement Successful’
         2. If Failed then the flow for that will be closed by triggering a notification to SC Mobile stating ‘Replacement Failed and Contact Branch or Phone Banking for Replacement’
      6. Generate Letter – Only for CC
         1. If Successful or failed no notification will be triggered to customers. The status flag maintained in eOps will be used for future reference and for any manual action if failed.

***Credit Card and Debit Card Blocking for HK (CC)/MY/AE***

1. There is no change in Card Block process of HK,MY and AE
2. The Debit Card Reason code will be LT – for Lost , ST – Stolen and CP for ATM capture
3. For IN and SG – Change in block Reason Code to Euronet. Blocking of the card for Debit card logic for “Report Lost and ATM capture card to be updated as LT, “Stolen” card to be updated as ST)
4. The Credit Card Block fields are same as IN and SG
5. The posting fields for HK

| Country | Visa/Master | Memo (OASA) | Purge Date | Block Code | Reason Code | Date and Time Reported | Create Memo (CCMS Notes) | Action Code | CWB |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| HK | Visa | Memo = <<SR No>> | Purge date = Current MM/YY + 180 days (6 months) | Update Block Code = L or S | Reason Code = L / S | Date Reported = Current date and time | Memo = <<SR No>>space<<Channel>>space<<SR Name>> | NA | NA |
| HK | Master | Memo = <<SR No>> | Purge date = Current MM/YY + 180 days (6 months | Update Block Code = L or S | Reason Code = L / S | Date Reported = Current date and time | Memo = <<SR No>>space<<Channel>>space<<SR Name>> | Action Code = 41 (for L block) / 43 (for S block) | CWB = 0 |
| MY | Master | Memo = <<SR No>> | If Current MM/YY + 90 days > Card Expiry Date,  then Purge Date = Card Expiry Date, else Purge Date = Current MM/YY + 90 days | Update Block Code = L or S | Reason Code = L / S | Date Reported = Current date and time | Memo = <<SR No>>space<<Channel>>space<<SR Name>> |  |  |
| MY | VISA | Memo = <<SR No>> | If Current MM/YY + 90 days > Card Expiry Date,  then Purge Date = Card Expiry Date, else Purge Date = Current MM/YY + 90 days | Update Block Code = L or S | Reason Code = L / S | Date Reported = Current date and time | Memo = <<SR No>>space<<Channel>>space<<SR Name>> | Action Code = 41 (for L block) / 43 (for S block) | CWB = 0 |

|  |  |  |  |
| --- | --- | --- | --- |
| Country Code | Stop Reason Code | Record Type | Memo |
| UAE | F1 | 001 | SR#<space>Channel<space>SR Name |

*Replacement Validations for MY/SG/HK*

1. *MY CC*
   1. *Replacement Alone Journey - Behaviour Score Validation and Posting*
   2. *Block & Replacement Journey* 
      1. *Check Card Status*
      2. *Check Card Expiry Date*
      3. *Check Mailing Address*
      4. *Check Behaviour Score*
      5. *Card Expiry Date Validation*
      6. *Billing Cycle Validation*
      7. *New Card Generation*
      8. *Card Replacement*
2. *MY DC*
   1. *Replacement Alone Journey* 
      1. *Card Replacement with New card*
   2. *Block and Replacement Journey*
      1. *Customer Risk Code Validation*
      2. *Card Type Validation*
      3. *Card Expiry Date Validation*
      4. *Linked Account Risk Code Validation*
      5. *Linked Account Status*
      6. *Operating Instruction*
      7. *Linked Account Relationship Type*
      8. *Check Mailing Address Validation*
      9. *Replacement Trigger ( with or without new card)*
3. *HK CC*
   1. *Replacement Alone Journey - Behaviour Score Validation and Posting*
   2. *Block & Replacement Journey* 
      1. *Check Card Status*
      2. *Check Card Expiry Date*
      3. *Check Mailing Address*
      4. *Billing Cycle Validation*
      5. *New Card Generation*
      6. *Card Replacement*
      7. *Generate Letter*
4. *HK DC*
   1. *Replacement Alone Journey* 
      1. *Card Expiry Date Validation*
      2. *Check Mailing Address Flag*
      3. *Card Replacement with New card*
   2. *Block and Replacement Journey*
      1. *Customer Risk Code Validation ( Hold in HK)*
      2. *Card Type Validation*
      3. *Card Status Validation*
      4. *Check Linked Account Status*
      5. *Check Relationship Type*
      6. *Card Expiry Date Validation*
      7. *Generate New Card Number*
      8. *Replacement Trigger ( with or without new card)*
5. *AE CC*
   1. *Replacement Alone Journey - Behaviour Score Validation and Posting*
   2. *Block & Replacement Journey* 
      1. *Check Card Status*
      2. *Check Card Expiry Date*
      3. *Card Replacement ( Pending)*
6. *AE DC*
   1. *Replacement Alone Journey* 
      1. *Card Expiry Date Validation*
      2. *Check Mailing Address Flag*
      3. *Card Replacement with New card*
   2. *Block and Replacement Journey*
      1. *Customer Risk Code Validation*
      2. *Card Type Validation*
      3. *Card Status Validation*
      4. *Card Expiry Date Validation*
      5. *Linked Account Risk Code Validation*
      6. *Linked Account Status*
      7. *Operating Instruction*
      8. *Check Mailing Address Validation*
      9. *Replacement Trigger (with or without new card)*

*Interface fields for Credit card and Debit Card Block for MY/HK/AE*

Refer attached excel file with list of fields required to interface for Blocking Debit/Credit card. There is no validation performed in eOps to check the eligibility of the card. It is critical service and response will be synchronous. Notification will be triggered after providing synchronous response back to SC Mobile/I Banking



*Open Points*

1. HK – Debit Card validations for Block and Replacement to be finalised since it is for HOGAN
2. Combo Card handling for Phase II is pending
3. Template content for different stages and template id to be finalised
4. Africa Market – Credit /Debit Card Block and Replace are not part of this release (together with HK/MY/AE). Yet to plan for delivery
5. Known risk – If Temporary Block upliftment got successful and permanent block got failed then the card will be active until the temporary block happens. This is the behaviour in CEMS too
6. The value passed from eOps for new card replacement is not updated in CCMS for following fields. It is defect need to be fixed in CCMS

|  |
| --- |
| SCB\_CardAction ( open issue CCMS not updating the value passed) |
| SCB\_NumOfCards |
| SCB\_NumOfCardReturned |
| SCB\_CardTypeRequested |

These values not required for replacement with same card no

***Assumptions or Understanding***

1. Behavioural score is only for Expiry Date Eligibility check and not used for card eligibility check for replacement
2. In eBBS Account Status sheets – the codes for eBBS TD is not relevant to the journey
3. In BRD Sheet Date \_ Validations – row number 10 to 15 is applicable only for ‘Replacement Alone’ journey. Refer the details documented above
4. SMS& Email will not be triggered via eOps, the same will be triggered from SC Mobile
5. Debit Card Type Validation is applicable for both Replacement Journeys though as per UI it is given only for Block & Replace.
6. EBBS Account Status /Account Risk Code Validations/Acct Operating Instruction Validations/Acc Rel Type Validations – sheets in BRD refers to ‘Replacement Alone’ journey but applicable for both Replacement Journeys
7. In sheet – ‘Replacement Validation’ in BRD – column J, K and L are irrelevant for SG and IN and no action required from either eOps or UI
8. Message Layouts & Trigger points in BRD is not applicable to BRD
9. In eBBS Account Status sheets – the codes for eBBS TD is not relevant to the journey
10. COMBO CARD – for Phase 1 – Combo card will be excluded at UI level

***Out of Scope***

1. Charges for Replacement is not part of this phase of release
2. New report requirement is not part of the Journey . User can extract the required details from standard reports of eOps – not part of the first phase of release