Vanilla Management System (VMS)

VMSGPRHOST_4.3

Data Migration File Specification

Document History

Ver. No	Author/s	Reason of Change	Date of Change	Reviewed by	Review Date
1.8	Pankaj Salunkhe	Change in File format for Galileo data mapping.	06/02/16	Saravanan Kumar	06/02/16
1.7	Sagar More	Additional value added for title as 4 (NA) , Mailing address phone changed to non-mandatory for all cards Mailing address mobile changed to non-mandatory for all cards. All limits changed to non-mandatory. Birth Date, Initial Topup Amount, is changed to mandatory. ID number made mandatory for GPR cards only. Card activation date made mandatory for cards other than inactive status. Allowed value for KYC flag is set to 1 for all customers. Waiver amount, reversal fee amount changed to mandatory	09/30/13	Dhiraj	09/30/13

		new field Registration date added in			
1.6	Sagar More	Mailing address line 2 made optional for all cards	09/15/13	Dhiraj	09/15/13
1.5	Sagar More	Change in header ,footer format	14/08/13	Dhiraj	14/08/13
1.4	Sagar More	Change in file naming convention and header, footer format. Also Proxy Number, Before transaction Account and Ledger balance, Incremental Preauth Number, Completion count, Last completion indicator, Valid, Expiry, Completion Flags, POS Online purchase limit, Online AGGR Limit, MMPOS Online Limit, KYC Flag, Savings Account Number, Security Question and Answers 2,3, User name and Password, AuthID Fields change to non mandatory	08/06/13	Dhiraj	08/06/13
1.3	Sagar More	Change in File format for additional columns to identify dispute transaction and to get fee charged for	18/Aug/2013	Dhiraj	18/Aug/2013

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		reversing original transaction.			
1.2	Sagar More	Change in File format for card and transaction as per version 3.5.1 RI0024.2, Removed Support function File format. Updated list of Response Codes, Transaction Codes, Transaction Reason Codes, and GPR Card Status Codes.	14/June/2013	Dhiraj	22/June/2013
1.1	Sachin Nikam	1) Narration field in Transaction Log File is changed to mandatory field for Financial transactions. 2) Incremental Indicator, Completion Count and Merchant Floor Limit Indicator fields are changed to conditionally mandatory. 3) Card Number field is added in the Transaction Log file format. This was omitted during the document formatting process of version 1.0. 4) Transaction Reason Code, Remark, Dispute Reason, Remark added in Transaction File	24/May/2012	Shyamjith P	25/May/2012

		Format. 5) Appendix VII added for Transaction Reason Codes 6) Delivery Channel, Transaction Code and Reason Code added in Support Function File Format. 7) Emboss File Generated Date, Flag, PIN Generated Date, Flag, Next monthly billing date added to Customer and Card File format				
1.0	Sachin Nikam	Document Creation	05/May/2012	Abhijit K Yeswanth MG Shyamjith P	18/May/2012

Table of Content

1 Introduction

FSS Vanilla Management System (VMS) supports migration of card data from the issuing institution's existing systems to ensure that cards already issued by the institution continue to work when the issuing institution goes live with VMS.

The purpose of this document is to describe the migration file formats in which the data should be exported from the existing system.

2 Migration File Format

The following sections describe the file formats to migrate account, customer, card transaction and call logging data into VMS. Before loading the migration data and executing the migration process, Master set up for the migration data with respect to the product setup and other parameters will be done in VMS manually using the GUI options available in the VMS application.

2.1 File Format for Account Information

1. The fields for a single record are '|' (pipe) delimited.

2. File name for Account data will be XXX_ACCO_NNNN.txt

   where:

   XXX: Denoting product name/code of migration

   ACCO: Constant denoting that the file consists of account data

   NNNN: Running serial number of the account file in case of multiple files left padded with zero

3. Each file will contain file header and will be used to identify start of the records. File header for Account file will be FH_XXX_ACCO_NNNNNNNN

   where:

   XXX: Denoting product name/code of migration

   FH: Constant denoting File header

   ACCO: Constant indicating that the file is Account data file

   NNNNNNNN: number of records in file

4. Each file will contain file footer and will be used to identify end of file. File footer for Account file will be FF_XXX_ACCO_NNNNNNNN

   where:

   XXX: Denoting product name/code of migration

   FF: Constant denoting File footer

   ACCO: Constant denoting end for Account file.

   NNNNNNNN: number of records in file

5. Each new line in the file except the file header and footer represents a record.

6. A single record includes the following fields:

Field	Description	Type/Format	Allowed Values	Max Length	Mandatory (Y/N)
ACCOUNT NUMBER	The account number identifying the account.	Alphanumeric		20	Y
BRANCH ID	Branch code of the branch associated with the account	Alphanumeric	0001 : default branch id	6	N
ACCOUNT TYPE	The account type identifier for the account indicating whether it is a Spending or Savings Account	Numeric	02– Saving account 01 – Spending account 01 – Default Acct type	3	N
ACCOUNT STAT	Status Code indicating the current status of the account	Numeric	3 – Primary account Open 8– Secondary account Open 2- Closed	3	Y
ACCOUNT GEN DATE TIME	Date of creation of the Account Format : YYYYMMDD HH:24:MI:SS	DateTime			Y

Field	Description	Type/Format	Allowed Values	Max Length	Mandatory (Y/N)
AVAILABLE BALANCE	The Balance available in the account for use Format: 10000.00 for $10000.00	Numeric		20,3	Y
LEDGER BALANCE	The balance of a customer account as shown on the bank statement Format: 10000.00 for $10000.00	Numeric		20,3	Y
SAVINGS ACCOUNT REOPEN DATE	Savings account reopen date Format : YYYYMMDD HH:24:MI:SS	DateTime		17	N
SAVINGS ACCOUNT INTEREST AMOUNT	Interest Amount for the Savings account (0.00 for no interest amount) Format: 1000000 for $10000.00	Numeric		30,9	N
SAVINGS ACCOUNT CLOSING DATE	Saving account no close date format:YYYYMMD D HH:24:MI:SS	DateTime		17	N

2.2 File Format for Customer and Card Information

1. The fields for a single record are '|' (pipe) delimited.

2. File name for customer and card information will be XXX_CUST_NNNN.txt

   where:

   XXX: Denoting product name/code of migration

   CUST: Constant denoting that the file consists of customer and card data

   NNNN: Running serial number of the customer file in case of multiple files left padded with zero

3. Each file will contain file header and will be used to identify start of the records. File header for customer and card file will be FH_XXX_CUST_NNNNNNNN

   where:

   XXX: Denoting product name/code of migration

   FH: Constant denoting File header

   CUST: Constant indicating that the file is customer and card data file

   NNNNNNNN: number of records in file

4. Each file will contain file footer and will be used to identify end of file. File footer for Customer and card file will be FF_XXX_CUST_NNNNNNNN

   Where:

   XXX: Denoting product name/code of migration

   FF: Constant denoting File footer

   CUST: Constant denoting end for customer file.

   NNNNNNNN: number of records in file

5. Each new line in the file except the file header and footer represents a record.

6. A single record includes the following fields:

Field	Description	Type/Format	Allowed Values	Max Length	Mandatory (Y/N)
TITLE	Salutation to be used for the cardholder	Numeric	0 – Mr. 1 – Ms. 2 – Mrs. 3 – Dr. 4 - NA	1	N

Field	Description	Type/Format	Allowed Values	Max Length	Mandatory (Y/N)
FIRST NAME	First Name of the cardholder	Alphanumeric and special characters	Alphabets, Numbers, special characters '(apostrophe), (space),	40	Y
LAST NAME	Last Name of the cardholder	Alphanumeric and special characters	Alphabets, Numbers, special characters '(apostrophe), (space),	40	N
ID NUMBER	Personal Identification number of the cardholder. SSN/Passport Number/ Driving License Number can be passed in this field	Alphanumeric		40	N (Y for GPR card)
INITIAL TOPUP AMOUNT	Initial top up amount for the card Format: 1000000 for $10000.00	Numeric	Default value for initial topup : $22	20,2	N
BIRTH DATE	Date of Birth of the cardholder (Format : YYYYMMDD)	Date	Default value for birthdate : 19000101		N

Field	Description	Type/Format	Allowed Values	Max Length	Mandatory (Y/N)
PERMANENT ADDRESS LINE 1	Address Line 1 of the permanent address of the cardholder	Alphanumeric and special characters	Alphabets, Numbers, special characters '(apostrophe), (space), ,(comma), / (front slash), . (period), - (hyphen)	50	Y
PERMANENT ADDRESS LINE 2	Address Line 2 of the permanent address of the cardholder	Alphanumeric and special characters	Alphabets, Numbers, special characters '(apostrophe), (space), ,(comma), / (front slash), . (period), - (hyphen)	50	N
PERMANENT ADDRESS CITY	City of the permanent address of the cardholder	Alphanumeric	Alphabets, Numbers, special characters '(apostrophe), (space), ,(comma), /	40	Y

Field	Description	Type/Format	Allowed Values	Max Length	Mandatory (Y/N)
			(front slash), , (period), - (hyphen)		
PERMANENT ADDRESS STATE CODE	State of the permanent address of the cardholder	Alphanumeric	Refer Appendix section for list of valid State codes.	3	Y
PERMANENT ADDRESS COUNTRY CODE	Country of the permanent address of the cardholder	Alphanumeric	Refer Appendix section for list of valid Country codes.	50	Y
PERMANENT ADDRESS POSTAL CODE	Postal Code of the permanent address of the cardholder	Alphanumeric		15	Y
PERMANENT ADDRESS PHONE	Phone number of the permanent address of the cardholder	Alphanumeric	Numbers	40	N
PERMANENT ADDRESS MOBILE	Mobile number of the permanent address of the cardholder	Alphanumeric	Numbers, special characters, - (hyphen), + (plus sign)	20	N

Field	Description	Type/Format	Allowed Values	Max Length	Mandatory (Y/N)
MAILING ADDRESS LINE 1	Address Line 1 of the mailing address of the cardholder	Alphanumeric and special characters	Alphabets, Numbers, special characters '(apostrophe), (space), ,(comma), / (front slash), , (period), - (hyphen)	50	N
MAILING ADDRESS LINE 2	Address Line 2 of the mailing address of the cardholder	Alphanumeric and special characters	Alphabets, Numbers, special characters '(apostrophe), (space), ,(comma), / (front slash), , (period), - (hyphen)	50	N
MAILING ADDRESS CITY	City of the mailing address of the cardholder	Alphanumeric	Alphabets, Numbers, special characters '(apostrophe), (space), ,(comma), /	40	N

Field	Description	Type/Format	Allowed Values	Max Length	Mandatory (Y/N)
			(front slash), , (period), - (hyphen)		
MAILING ADDRESS STATE CODE	State of the mailing address of the cardholder	Alphanumeric	Refer Appendix section for list of valid State codes.	3	N
MAILING ADDRESS COUNTRY CODE	Country of the mailing address of the cardholder	Alphanumeric	Refer Appendix section for list of valid Country codes.	50	N
MAILING ADDRESS POSTAL CODE	Postal Code of the mailing address of the cardholder	Alphanumeric		15	N
MAILING ADDRESS PHONE	Phone number of the mailing address of the cardholder	Alphanumeric	Numbers	40	N
MAILING ADDRESS MOBILE	Mobile number of the mailing address of the cardholder	Alphanumeric	Numbers, special characters, - (hyphen), + (plus sign)	20	N
EMAIL ADDRESS	Email Address of the cardholder	Alphanumeric and special	Alphabets, Numbers,	50	N

Field	Description	Type/Format	Allowed Values	Max Length	Mandatory (Y/N)
		characters	special characters, - (hyphen), _ (underscor e), @ , . (period)		
PRODUCT CODE	VMS Product identifier for the card	Alphanumeric		6	Y
PRODUCT CATEGORY CODE	VMS Product Category identifier for the card. The Product Code and Product Category together form a product under a BIN in VMS	Numeric		2	Y
BRANCH ID	Branch code of the branch which issued the card	Alphanumeric	0001 : default branch id	6	Y
MERCHANT ID	Inventory Merchant ID associated with the customer. This Merchant ID should be configured in VMS host before executing the migration utility.	Numeric		10	N
CARD NUMBER	Card Number/PAN of the card	Numeric		19	Y

Field	Description	Type/Format	Allowed Values	Max Length	Mandatory (Y/N)
CARD STAT	Status code indicating the current card status of the card	Alphanumeric	Refer Appendix section for list of all valid card status codes along with description	2	Y
PROXY NUMBER	Proxy Number of the card	Alphanumeric		19	N
STARTER CARD FLAG	Flag to indicate the card is Starter Card	Alphanumeric	0 - Yes 1 - No	1	Y
ACTIVE DATE TIME	Card Activation Date (Format : YYYYMMDD HH:24:MI:SS)	Date Time		17	N(Y for cards with other than inactive status)
EXPIRY DATE	Card Expiry Date (Format : YYYYMMDD)	Date		8	Y
PAN GEN DATE TIME	Card Generated Date (Format : YYYYMMDD HH:24:MI:SS)	Date Time		17	Y
ATM OFFLINE LIMIT	ATM offline withdrawal limit for the card Format: 1000000 for $10000.00	Numeric		10	N

Field	Description	Type/Format	Allowed Values	Max Length	Mandatory (Y/N)
ATM ONLINE LIMIT	ATM online withdrawal limit for the card Format: 1000000 for $10000.00	Numeric		10	N
POS OFFLINE LIMIT	POS offline purchase limit for the card Format: 1000000 for $10000.00	Numeric		10	N
POS ONLINE LIMIT	POS online purchase limit for the card Format: 1000000 for $10000.00	Numeric		10	N
OFFLINE AGGR LIMIT	Offline Aggregate transaction limit for the card Format: 1000000 for $10000.00	Numeric		10	N
ONLINE AGGR LIMIT	Online Aggregate transaction limit for the card Format: 1000000 for $10000.00	Numeric		10	N
MMPOS ONLINE LIMIT	Online limit for Money Mart POS transactions on the card Format: 1000000 for $10000.00	Numeric		10	N

Field	Description	Type/Format	Allowed Values	Max Length	Mandatory (Y/N)
MMPOS OFFLINE LIMIT	Offline limit for Money Mart POS transactions on the card Format: 1000000 for $10000.00	Numeric		10	N
PIN OFFSET	Offset for the transaction PIN generated for the card	Alphanumeric		10	Y
NEXT BILLING DATE	The next annual Fee calculation date for the card Format : YYYYMMDD	Date			N
NEXT MONTH BILLING DATE	Next monthly fee calculation date for card Format : YYYYMMDD	Date			N
EMBOSS GENERATION DATETIME	Date on which Emboss file (CCF) was generated for card. Format : YYYYMMDD HH24:MI:SS	Date Time		17	N
EMBOSS GENERATION FLAG	Flag to identify whether Emboss file (CCF) was generated for card	Numeric	0 – Yes 1 - No	1	N

Field	Description	Type/Format	Allowed Values	Max Length	Mandatory (Y/N)
PIN GENERATION DATETIME	Date on which PIN was generated for card. Format: YYYYMMDD HH24:MI:SS	Date Time		17	N
PIN GENERATION FLAG	Flag to identify whether PIN was generated for card	Numeric	0 - Yes 1 - No	1	Y
CCF FILE NAME	The CCF file name in which the card details were sent for embossing vendor	Alphanumeric and special characters	Alphabets, Numbers, special characters, - (hyphen), _ (underscore), . (period	50	N
KYC FLAG	Flag to indicate the KYC status of the cardholder	Alphanumeric	1 for all customers	1	N
TOTAL ACCOUNTS	Total number of accounts linked to the card including savings account number of the card	Numeric	Min – 1 Max – 6	1	Y
ACCOUNT	Account Number of the first account	Alphanumeric	Should be a value	20	Y

Field	Description	Type/Format	Allowed Values	Max Length	Mandatory (Y/N)
NUMBER1	linked to the card		uploaded in the account information file		
ACCOUNT NUMBER 2	Account Number of the second account linked to the card	Alphanumeric	Should be a value uploaded in the account information file	20	N
ACCOUNT NUMBER 3	Account Number of the third account linked to the card	Alphanumeric	Should be a value uploaded in the account information file	20	N
ACCOUNT NUMBER 4	Account Number of the fourth account linked to the card	Alphanumeric	Should be a value uploaded in the account information file	20	N
ACCOUNT NUMBER 5	Account Number of the fifth account linked to the card	Alphanumeric	Should be a value uploaded in the	20	N

Field	Description	Type/Format	Allowed Values	Max Length	Mandatory (Y/N)
			account information file		
SAVIGS ACCOUNT NUMBER	Savings Account Number for the Card	Alphanumeric		20	N
SERIAL NUMBER	Serial Number for the card that are used in case of card activation transaction. In this case either the Serial Number can be used or the card number can be used. Based on the value in this tag the card will identified.	Alphanumeric		40	N
INITIAL LOAD FLAG	Initial Load happened for the Card	Alphanumeric	Y- Yes N - No	1	Y
SECURITY QUESTION ONE	Security question one for the card holder website	Alphanumeric		200	N
SECURITY ANSWER ONE	Security answer one for the question one of the card holder website	Alphanumeric		100	N
SECURITY QUESTION TWO	Security question two for the card holder website	Alphanumeric		200	N

Field	Description	Type/Format	Allowed Values	Max Length	Mandatory (Y/N)
SECURITY ANSWER TWO	Security answer two for the question one of the card holder website	Alphanumeric		100	N
SECURITY QUESTION THREE	Security question three for the card holder website	Alphanumeric		200	N
SECURITY ANSWER THREE	Security answer three for the question one of the card holder website	Alphanumeric		100	N
CUSTOMER USERNAME	Username for the Cardholder website	Alphanumeric		15	N
CUSTOMER PASSWORD	Password for the Card holder website	Alphanumeric		100	N
SMS ALERT FLAG	Flag Indicator for the SMS Alerts	Numeric	0 – Yes 1- No	1	Y
EMAIL ALERT FLAG	Flag Indicator for the Email Alerts	Alphanumeric	0– Yes 1- No	1	Y
STORE_ID	Store ID associated with the card.	Alphanumeric		15	N
ID TYPE	ID type	Alphanumeric	SSN--Social Security Number DL--	5	N (Y if ID NUMBER is present)

Field	Description	Type/Format	Allowed Values	Max Length	Mandatory (Y/N)
			Driving License PASS-- Passport		
ID ISSUER	ID Issuer	Alphanumeric		40	N (Y for ID type DL and PASS)
ID ISSUE DATE	ID Issuance Date Format : YYYYMMDD HH24:MI:SS	Date Time		17	N(Y for ID type DL and PASS)
ID EXPRY DATE	ID Expiry Date Format : YYYYMMDD HH24:MI:SS	Date Time		17	N(Y for ID type DL and PASS)
REGISTRA TION DATE	Registration date Format : YYYYMMDD HH24:MI:SS	Date time		17	Y
PACKAGE TYPE	Package Type	Alphanumeric		4	N

Note:
- For starter card if customer details are not available, dummy values should be provided for mandatory fields

2.3 File Format for Transactions

1. The fields for a single record are '|' (pipe) delimited.

2. File name for transaction information will be XXX_TRAN_NNNN.txt

   where:

   XXX: Denoting product name/code of migration

   TRAN: Constant denoting that the file consists of transaction log data

   NNNN: Running serial number of the transaction file in case of multiple files left padded with zero

3. Each file will contain file header and will be used to identify start of the records. File header for transactions file will be FH_XXX_TRAN_NNNNNNNN

   where:

   XXX: Denoting product name/code of migration

   FH: Constant denoting File header

   TRAN: Constant indicating that the file is transactions data file

   NNNNNNNN: number of records in file

4. Each file will contain file footer and will be used to identify end of file. File footer for transactions file will be FF_XXX_TRAN_NNNNNNNN

   Where:

   XXX: Denoting product name/code of migration

   FF: Constant denoting File footer

   TRAN: Constant denoting end for transactions file.

   NNNNNNNN: number of records in file

5. Each new line in the file except the file header and footer represents a record.

6. A single record includes the following fields:

Field	Description	Type/Format	Allowed Values	Max Length	Mandatory (Y/N)
MESSAGE TYPE	ISO Message type associated with the transaction.	Alphanumeric	0100 – Pre-auth 0200 – Financial Transaction	10	Y

Field	Description	Type/Format	Allowed Values	Max Length	Mandatory (Y/N)
			0400 - Reversal 0420 – Reversal 0800 – Key Exchange 1100 – Pre-auth 1200 – Financial Transaction 1420 – Reversal 9220 - SAF 9221 – SAF Repeat		
RRN	Retrieval Reference Number – Unique number for every transaction for a day and for delivery channel	Alphanumeric		15	Y
DELIVERY CHANNEL	Delivery channel – Channel from which the transaction is initiated	Alphanumeric	1 ATM 2 POS 3 CSR 4 MMPOS 6 Card Issuance	2	Y

Field	Description	Type/Format	Allowed Values	Max Length	Mandatory (Y/N)
			7 IVR 8 SPIL 10 Card Holder Website 11 ACH 05 Host 14 Medagate		
TERMINAL ID	Terminal ID is a unique code identifying the terminal at the card acceptor location. For e.g., TERM8009	Alphanumeric		20	N
TRANSACTION CODE	Transaction code which identifies the transaction (transaction is identified based on delivery channel and transaction code)	Alphanumeric	Refer Appendix section for list of all valid transaction codes for	2	Y

Field	Description	Type/Format	Allowed Values	Max Length	Mandatory (Y/N)
			various delivery channels.		
TRANSACTION TYPE	Specifies the type of the Transaction. Whether Financial or Non-Financial	Alphanumeric	0 – Non-Financial 1 - Financial	2	Y
TRANSACTION MODE	Indicator identifying whether the transaction was initiated at an own terminal or another institution's terminal	Alphanumeric	0 – Us On Us 1 – Remote On Us (Default –1)	1	Y
RESPONSE CODE	Response code used to identify the response for the transaction	Alphanumeric	Refer Appendix section for list of valid response codes.	7	Y
BUSINESS DATE	Date when the Transaction was initiated Format : YYYYMMDD	Date			Y

Field	Description	Type/Format	Allowed Values	Max Length	Mandatory (Y/N)
BUSINESS TIME	Transaction Initiated Time Format : HH24MISS	Alphanumeric		10	Y
CARD NUMBER	Card number/PAN associated with the card used in the transaction	Alphanumeric Numeric		19	Y
BENEFICIARY CARD NUMBER	To Card Number used in C2C Transactions	Numeric		19	N (Y Mandatory in case of C2C and card replacement transaction for newly replaced card)
TOTAL AMOUNT	Total transaction amount including the Fee, waiver and tax amount for the transaction Format: 1000000 for $10000.00	Numeric		20,2	Y

Field	Description	Type/Format	Allowed Values	Max Length	Mandatory (Y/N)
	Default :0.00				
MERCHANT NAME	Name of the Merchant where the transaction was initiated	Alphanumeric		30	N
MERCHANT CITY	City of the Merchant where the transaction was initiated	Alphanumeric		30	N
MCC CODE	Merchant Category Code of the Merchant where the transaction was initiated	Alphanumeric		4	N
CURRENCY CODE	Currency code in which the transaction is done. ISO currency Code	Alphanumeric	Please refer Appendix section for valid currency codes	4	N
ATM NAME LOCATION	Name and location of the card acceptor that defines the point of service in both local and interchange environments	Alphanumeric		40	N

Field	Description	Type/Format	Allowed Values	Max Length	Mandatory (Y/N)
AMOUNT	Actual transaction Amount Format: 10000.00 for $10000.00 Default: 0.00	Numeric		20,2	Y (For dispute txn it will have Dispute txn amount)
PRE AUTH DATE TIME	Pre auth transaction initiated date Format : YYYYMMDD HH:24:MI:SS	Date Time		17	N
STAN	System trace audit number. A number assigned by the originator of a transaction to uniquely identify a transaction throughout its life	Alphanumeric		12	N
TRANSACTION FEE AMOUNT	Transaction fee amount (0.00 – If no fee) Format: 10000.00 for $10000.00	Numeric		6,2	Y

Field	Description	Type/Format	Allowed Values	Max Length	Mandatory (Y/N)
SERVICE TAX AMOUNT	Service tax amount (0.00 - no tax) Format: 10000.00 for $10000.00	Numeric	Default Value:$0	6,2	N
TRANSACTION REVERSE FLAG	This field will be used for the Original transaction and if the original transaction is not reversed then the value will be 1 and if its reversed it will be 0.	Numeric	0 – Reversed 1 – Not Reversed	1	N
ACCOUNT NUMBER	Account number used in the transaction	Alphanumeric		30	Y
ORIGINAL CARD NUMBER	Card number in original transaction (Mandatory incase of reversal and pre auth completion)	Numeric		19	N (Y for reversal and pre-auth completion, Dispute Txn)
ORIGINAL RRN	RRN in original transaction	Alphanumeric		15	N (Y for

Field	Description	Type/Format	Allowed Values	Max Length	Mandatory (Y/N)
	(Mandatory incase of reversal and pre auth completion)				reversal and pre-auth completion, Dispute Txn)
ORIGINAL BUSINESS DATE	Transaction date of original transaction Format : YYYYMMDD (Mandatory incase of reversal)	Date		8	N (Y for reversal and pre-auth completion, Dispute Txn)
ORIGINAL BUSINESS TIME	Transaction time of original transaction Format : HH24MISS (Mandatory incase of reversal)	Alphanumeric		10	N (Y for reversal and pre-auth completion, Dispute Txn)
ORIGINAL TERMINAL ID	Terminal id used in original transaction (Mandatory incase	Alphanumeric		20	N (Y for reversal and pre-

Field	Description	Type/Format	Allowed Values	Max Length	Mandatory (Y/N)
	of reversal)				auth completion)
REVERSAL CODE	Reversal code (00 – normal transaction. If it is other than 00 then it is a reversal	Numeric		3	Y
PROXY NUMBER	Proxy number of the card	Alphanumeric		19	N
ACCOUNT BALANCE	Actual available Account balance after the transaction	Numeric		20,2	Y
LEDGER BALANCE	Ledger balance of the account after the transaction (Ledger balance = Account Balance + pre-auth hold amount)	Numeric		20,2	Y
ACH FILE NAME	File name for the ACH Transaction (Mandatory incase of ACH Transactions)	Alphanumeric		40	N
RETURN ACH FILE NAME	File name for the Return ACH transaction (Mandatory incase	Alphanumeric		40	N

Field	Description	Type/Format	Allowed Values	Max Length	Mandatory (Y/N)
	of ACH Transactions)				
ODFI	Originating Depository Financial Institution (Mandatory incase of ACH Transactions)	Alphanumeric		30	N
RDFI	Receiving Depository Financial Institution (Mandatory incase of ACH Transactions)	Alphanumeric		30	N
SEC CODES	Standard Entry Class Code for the Product (Mandatory incase of ACH Transactions)	Alphanumeric		30	N
IMP DATE	ACH File Transmitted Date and Time (Format : YYYYMMDD) (Mandatory incase	Date		8	N

Field	Description	Type/Format	Allowed Values	Max Length	Mandatory (Y/N)
	of ACH Transactions)				
PROCESS DATE	ACH File Process date (Format : YYYYMMDD) (Mandatory incase of ACH Transactions)	Date		8	N
EFFECTIVE DATE	ACH Effective date (Format : YYYYMMDD) (Mandatory incase of ACH Transactions)	Date		8	N
AUTH ID	Authorization ID generated by the authorizing system	Alphanumeric		14	N
BEFORE TRANSACTION LEDGER BALANCE	Ledger balance before the transaction Format: 10000.00 for $10000.00	Numeric		20,2	N
BEFORE TRANSACTION AVAILABLE BALANCE	Available Account balance before the transaction Format: 10000.00 for $10000.00	Numeric		20,2	N
ACH TRANSACTION	ACH generated transaction	Alphanumeric		20	N

Field	Description	Type/Format	Allowed Values	Max Length	Mandatory (Y/N)
TYPE ID	identifier (Mandatory incase of ACH Transactions)				
INCOMING CR FILE ID	Incoming Credit File identifier	Alphanumeric		20	N
IND ID NUM	Individual Identification Number (Mandatory incase of ACH Transactions)	Alphanumeric		15	N
IND NAME	Name of the Receiver or SSN (Mandatory incase of ACH Transactions)	Alphanumeric		25	N
ACH ID	Automatic Clearing House Identifier (Mandatory incase of ACH Transactions)	Alphanumeric		10	N
IP ADDRESS	IP address (Format XXX.XXX.XXX.XX	Alphanumeric		15	N

Field	Description	Type/Format	Allowed Values	Max Length	Mandatory (Y/N)
	X) (Mandatory incase of CHW and CSR Transactions)				
ANI	Automatic Number Identification (Format : XXX- XXX- XXXX) (Mandatory incase of IVR Transactions)	Alphanumeric		12	N
DNI	Dialed Number Identification (Format : XXX- XXX- XXXX) (Mandatory incase of IVR Transactions)	Alphanumeric		12	N
CARD STATUS	Card status at the time of transaction	Alphanumeric	Refer Appendix section for list of all valid card status codes along with description.	3	N

Field	Description	Type/Format	Allowed Values	Max Length	Mandatory (Y/N)
WAIVER AMOUNT	Waiver amount applied on the fees for the transaction (0.00 – no waiver) Format: 10000.00 for $10000.00	Numeric		20,2	N
INTERNATIONAL INDICATOR	Flag indicates the transaction is International transaction or Local transaction. If BIN Level configuration for international transaction has been disabled, international transaction will be rejected with the response 'INTERNATIONAL TRANSACTION NOT SUPPORTED', else it will be processed normally.	Alphanumeric	1 – International transaction 0 – Local transaction	2	N-(Y for ATM and POS Delivery channels)
CR_DR_FLAG	Indicator for the Credit / Debit Flag	Numeric	0 –Debit 1 – Credit 2- Not Applicable	2	Y

Field	Description	Type/Format	Allowed Values	Max Length	Mandatory (Y/N)
INCREMENTAL INDICATOR	Incremental PreAuth Indicator	Numeric	0-Normal PreAuth 1-Incremental PreAuth	1	N
PARTIAL AUTH INDICATOR	Partial Pre-Auth Indicator used to identify whether the transaction is partial pre-auth or full pre-auth trans- action. If value is not passed, by de- fault it is con- sidered normal pre-auth.	Alphanumeric	0 – for normal Pre-Auth transaction 1 – for partial Pre-Auth transaction	1	N
COMPLETIONCOUNT	Completion Count 00-Normal Pre-Auth completion 01, 02, 03…..0n-Sequence Number in case of Multiple Pre-Auth completion Txn.	Alphanumeric	00, 01, 02…	2	N

Field	Description	Type/Format	Allowed Values	Max Length	Mandatory (Y/N)
LAST COMPLETION INDICATOR	This tag will have the value 'L' only when the transaction is the last transaction in a multiple pre-auth completion transaction. Note : Mandatory in case of last transaction in a multiple pre-auth completion	Alphanumeric	L : For pre-auth transactions " " (Blank) : for other transaction	1	N
PREAUTH EXPRY PERIOD	This field is used to calculate the ex-piry period till which the pre-au- th transaction should be kept on hold. Length is 3 digits. The first digit in-dicated the inter-val (0 = minutes,1	Alphanumeric		3	N

Field	Description	Type/Format	Allowed Values	Max Length	Mandatory (Y/N)
	= hours, and 2 = days) The next two digits indicate the number of specified intervals. If not specified, default value at product will be taken.				
MERCHANT FLOOR LIMIT INDICATOR	Merchant floor limit Indicator for Minimum amount configured for specific merchant	Alphanumeric	F, D, B, S, Space(" ")	1	N
ADDRESS VERIFICATION INDICATOR	Address Verification will Indicator be 'U' in the request for pre-auth transaction for which address verification is required. In the response the values will be 'W' – For address verification success	Alphanumeric	W – For address verification success N – For address verifications failed	1	N

Field	Description	Type/Format	Allowed Values	Max Length	Mandatory (Y/N)
	'N' – For address verifications failed Note: In case the address verifica- tion is not enabled for the BIN, and address verifica- tion indicator is 'U' in the request, the response will have a empty value in the ad- dress verification Indicator.				
NARRATION	Narration field holds description of the transaction done and will be used in the state- ment generation process	Alphanumeric		300	N (Y for Financial Transact ions)
DISPUTE FLAG	Flag to indicate whether dispute is initiated against transaction or not	Numeric	0 – No 1 – Yes	1	N
REASON CODE	To identify reason for Transaction. This is mainly used for the CSR	Numeric	Refer Appendix VII for list of	3	N (Y for CSR (03) Channel)

Field	Description	Type/Format	Allowed Values	Max Length	Mandatory (Y/N)
	delivery channel.		transaction reason codes		
REMARK	User Remarks if any for the trans-action.	Alphanumeric		800	N
DISPUTE REASON	Reason for Dis-pute raised (In case Dispute is raised for transac-tion)	Alphanumeric		100	N
DISPUTE REMARK	User remarks if any (In case Dispute is raised for transac-tion)	Alphanumeric		800	N
MATCH COMPLETION FLAG	Flag to indicate whether completion is Matched or Unmatched.	Alphanumeric	In case of Matched completion it should be Y else N Deafult : N	1	N
CARD TO CARD TRANSFER TRANSACTION STATUS	To identify wheth-er card to card transaction is ap-proved, pending or rejected.	Alphanumeric	A – Approved R – Reject N – Pending	1	Mandato ry In case of CSR Card to

Field	Description	Type/Format	Allowed Values	Max Length	Mandatory (Y/N)
	For transaction code 38 and delivery channel 03 this flag should have either of below values , A , R ,N				card transfer transaction
POSTED DATE	System Posted date of transaction	Alphanumeric YYYYMMDD HH24MISS	20130101 010101	15	Y
BEFORE TRANSACTION BENEFICIARY CARD LEDGER BALANCE	Ledger balance before the transaction Format: 10000.00 for $10000.00	Numeric		20,2	N
BEFORE TRANSACTION BENEFICIARY CARD AVAILABLE BALANCE	available balance before the transaction Format: 10000.00 for $10000.00	Numeric		20,2	N
BENEFICIARY CARD LEDGER BALANCE	Ledger balance after the transaction Format: 10000.00 for $10000.00	Numeric		20,3	Mandatory for every card to card transfer and saving

Field	Description	Type/Format	Allowed Values	Max Length	Mandatory (Y/N)
					to spending and spending to saving transfer transaction.
BENEFICIARY CARD AVAILABLE BALANCE	Available balance after the transaction Format: 10000.00 for $10000.00	Numeric		20,3	Mandatory for every card to card transfer and saving to spending and spending to saving transfer transaction
PREAUTH EXPIRY DATE	Expiry date for preauth transactions.	Alphanumeric YYYYMMDD HH24MISS	20130101 010101	15	Mandatory in case of every preauth transaction.

Field	Description	Type/Format	Allowed Values	Max Length	Mandatory (Y/N)
TOP UP ACCOUNT NUMBER	Topup Account number of card	Alphanumeric		20	N (Mandatory for savings to spending and spending to saving transfer transactions)
PEAUTH VALID FLAG	Valid Preauth Flag	Alphanumeric	Y – Valid Preauth N – Invalid Preauth	1	N
PREAUTH EXPIRY FLAG	Expiry Preauth Flag	Alphanumeric	Y – Expired Preauth N – Non-Expired Preauth	1	N
PREAUTH COMPLETION FLAG	Completion flag for preauth transactions	Alphanumeric	Y – if Completion received for preauth transaction N – If Completion not received	1	N

Field	Description	Type/Format	Allowed Values	Max Length	Mandatory (Y/N)
PENDING HOLD AMOUNT	Pending Hold amount of preauth transaction. (0.00 – no hold amount) Format: 10000.00 for $10000.00	Numeric		20,2	N (Y for Preauth Transactions)
PREAUTH TRANSACTION FLAG	Transaction flag for preauth transactions	Alphanumeric	I – Incremental Preauth transaction C – if partial or full completion received R – if Preauth Hold release done from CSR N – every new preauth transaction	1	N (Y for preauth transactions)

Field	Description	Type/Format	Allowed Values	Max Length	Mandatory (Y/N)
ORIGINAL DELIVERY CHANNEL	Delivery channel – Channel for which dispute transaction is initiated.	Alphanumeric	Delivery channel 1 ATM 2 POS	2	N (Y in case of Dispute transaction)
ORIGINAL TRANSACTION CODE	Transaction code which identifies the transaction for which dispute is raised.	Alphanumeric	Refer Appendix section for list of all valid transaction codes for ATM and POS delivery channels.	2	N (Y in case of Dispute transaction)
REVERSAL FEE AMOUNT	Fee charged for reversing original transaction. (0.00 – If no fee) Format: 10000.00 for $10000.00	Numeric		6,2	Y
TIMESTAMP	Transaction Time Stamp	Numeric YYYYMMDDHH24MISSFF5		19	Y

Field	Description	Type/Format	Allowed Values	Max Length	Mandatory (Y/N)
MOBILE NUMBER	Mobile Number	Numeric		40	N
DEVICE ID	Device identification number	Numeric		40	N
CUSTOMER NAME	Customer user name for transaction	Alphanumeric		15	N
STORE ADDRESS ONE	Target store address one for SPIL target registration transaction	Alphanumeric		50	N
STORE ADDRESS TWO	Target store address two for SPIL target registration transaction	Alphanumeric		50	N
STORE CITY	Target store city for SPIL target registration transaction	Alphanumeric		40	N
STORE STATE	Target store State for SPIL target registration transaction	Alphanumeric		3	N
STORE ZIP	Target store zip code for SPIL target registration transaction	Alphanumeric		15	N
OPTN PHONE INDICATOR	Target optn phone indicator for SPIL target registration transaction	Alphanumeric		1	N

Field	Description	Type/Format	Allowed Values	Max Length	Mandatory (Y/N)
EMAIL	Target customer email for SPIL target registration transaction	Alphanumeric	Alphabets, Numbers, special characters, - (hyphen), _ (underscore), @ , . (period) special characters, - (hyphen), _ (underscor e), @ , . (period)	30	N
OPTN EMAIL INDICATOR	Target optn email indicator	Alphanumeric		1	N
MMPOS TAXPREPARE ID	TaxPrepare ID for MMPOS initial load transaction.	Alphanumeric		6	N
MMPOS REASON CODE	Reason code for MMPOS initial load transaction.	Alphanumeric		6	N
MMPOS ALERT OPTN	Alert optn for MMPOS initial load transaction.	Alphanumeric		1	N
REQUEST RESPONSE CODE	Preauth adjustment transaction request response code	Alphanumeric		7	N

Field	Description	Type/Format	Allowed Values	Max Length	Mandatory (Y/N)
COUNTRY CODE	Preauth adjustment transaction country code	Alphanumeric		4	N
STORE ID	Store id for SPIL transaction.	Alphanumeric		64	N
CVV VERIFICATION TYPE	CVV Verification Type	Alphanumeric		1	N

Note:

- RRN should be same in Incremental Pre Auth transactions.
- Original RRN in Pre-auth completion should be same as RRN in corresponding preauth transaction.
- Original RRN in Multiple pre-auth and completion should be same as RRN in corresponding pre-auth transaction.

2.4 File Format for Call Log Information

1. The fields for a single record are '|' (pipe) delimited.

2. File name for call log data will be XXX_CALL_NNNN.txt

   where:

   XXX: Denoting product name/code of migration

   CALL: Constant denoting that the file consists of call log data

   NNNN: Running serial number of the call log file in case of multiple files left padded with zero

3. Each file will contain file header and will be used to identify start of the records. File header for call log file will be FH_XXX_CALL_NNNNNNNN

   where:

   XXX: Denoting product name/code of migration

   FH: Constant denoting File header

   CALL: Constant indicating that the file is coll log data file

   NNNNNNNN: number of records in file

4. Each file will contain file footer and will be used to identify end of file. File footer for call log file will be FF_XXX_CALL_NNNNNNNN

   Where:

   XXX: Denoting product name/code of migration

   FF: Constant denoting File footer

   CALL: Constant denoting end for call log file.

   NNNNNNNN: number of records in file

5. Each new line in the file except the file header and footer represents a record.

6. A single record includes the following fields:

Field	Description	Type/Format	Allowed Values	Max Length	Mandatory (Y/N)
CARD ID	Card Number	Numeric		19	Y
START DATE TIME	Call Start Date and Time Format : YYYYMMDD HH:24:MI:SS	Date		17	Y

Field	Description	Type/Format	Allowed Values	Max Length	Mandatory (Y/N)
TYPE	Call Type.	Numeric	Refer Appendix VIII for list of Call Category codes	3	Y
COMMENTS	Call comments.	Alphanumeric		1000	N
CALL STATUS	Call Status Closed / Open	Numeric	0 - Open 1 - Close Default:1	1	N
END DATE TIME	Call End Date and Time Format : YYYYMMDD HH:24:MI:SS	Date		17	Y
TRANSACTION CODE	Tilde (~) separated list of transaction codes which were executed as part of a call. 01~02~03~04	Alphanumeric	Refer Appendix section for list of all valid transaction codes for various delivery channel 03.	1000	Y

Field	Description	Type/Format	Allowed Values	Max Length	Mandatory (Y/N)
RRN	Retrieval Reference Number – Unique number for every transaction for a day and for delivery channel	Alphanumeric		15	N
BUSINESS DATE	Tilde (~) separated list of Date when the individual Transaction was initiated as part of a call. Format : YYYYMMDD~ YYYYMMDD	Date		2000	Y
BUSINESS TIME	Tilde (~) separated list of Time when the individual Transaction was initiated as part of a call. Format : HH24MISS~ HH24MISS	Alphanumeric		2000	Y
TRANSACTION COMMENTS	Tilde (~) separated list of Transaction wise call comments. Format : Profile Updated~CardStatus Changed	Alphanumeric		4000	Y

Appendix I – Response Codes

Delivery Channel	Response Code	Response Description
1	00	Approved For Partial Amount
1	00	Approved
1	10	Invalid Card Status
1	11	Card Not Found
1	12	Ineligible Transaction
1	12	Transaction Not Supported
1	13	Invalid Amount
1	13	Invalid Transaction Time
1	130	Transaction Declined By Rule
1	14	Restricted Card
1	14	Card Not Found
1	149	Invalid Session Key / Session Key Is Not Found For The Interface Key Exchange Needs To Be Done
1	15	Invalid Transaction Currency
1	20	Invalid Transaction Date
1	21	Matching Reversal Not Found
1	22	Duplicate RRN
1	23	Original Transaction Was Not Successful
1	24	CVV Verification Failed
1	25	The Reversal Already Done For The Original Transaction
1	29	Exceeding The Maximum Balance
1	32	Insufficient Amount For Activation
1	33	Exceeds Usage Limit
1	34	Top Up / Activation Limit Exceeded / Insufficient
1	36	No Hold Amount Available
1	37	Reversal Amount Exceeds The Pending Hold Amount
1	38	International Transaction Not Supported
1	41	Lost Card
1	43	ISO Message Parsing Failed
1	46	Closed Card
1	47	Expiry Date Check Failed
1	49	Invalid Data
1	50	Pin Tries Exceeded
1	51	Insufficient Balance
1	52	Pin Generation Not Done For This Card
1	54	Invalid Amount
1	54	Expired Card
1	55	Invalid Pin

Delivery Channel	Response Code	Response Description
1	61	Exceeds Withdrawal Amount Limit
1	61	Exceeds Frequency Amount Limit
1	62	Invalid Source Interface
1	65	Exceeds Frequency Limit
1	89	Transaction Declined Due To System Error
1	89	Cardholder Billing Currency Is Not Matched With Cardholder Account Currency
1	89	Transaction Declined Due To System Error
1	89	Pin Data Required
1	904	CVV Verification Failed
1	L01	Daily Number Of Transaction Limit Exceeded
1	L02	Daily Transaction Amount Limit Exceeded
1	L03	Weekly Number Of Transaction Limit Exceeded
1	L04	Weekly Transaction Amount Limit Exceeded
1	L05	Monthly Number Of Transaction Limit Exceeded
1	L06	Monthly Transaction Amount Limit Exceeded
1	L07	Yearly Number Of Transaction Limit Exceeded
1	L08	Yearly Transaction Amount Limit Exceeded
1	L49	Transaction Amount Is Less Than Minimum Per Txn Amount
1	L50	Transaction Amount Is Greater Than Maximum Per Txn Amount
1	119	Transaction declined due to Spend delay
1	168	Original Transaction Already Processed
1	191	DUPLICATE STAN
1	209	System under maintenance
1	601	Not Able To Trace Back Original Transaction
1	C0411	Terminal erroneously considers offline PIN OK
1	C0441	PIN Try Limit counter exceeded
1	C0451	Offline PIN verification failed
1	T0341	PIN entry required, PIN pad present but PIN was not entered
1	T0350	PIN entry required, PIN pad not present or not working
1	T0361	PIN Try Limit Exceeded
1	T0381	Cardholder verification was not successful
2	00	Approved For Partial Amount
2	00	Approved
2	10	Invalid Card Status

Delivery Channel	Response Code	Response Description
2	11	Card Not Found
2	12	Ineligible Transaction
2	12	Transaction Not Supported
2	13	Invalid Transaction Time
2	13	Invalid Amount
2	130	Transaction Declined By Rule
2	14	Restricted Card
2	14	Card Not Found
2	149	Invalid Session Key / Session Key Is Not Found For The Interface Key Exchange Needs To Be Done
2	15	Invalid Transaction Currency
2	17	No Valid Preauth Transaction
2	18	Preauth Completion Has Already Done
2	20	Invalid Transaction Date
2	21	Matching Reversal Not Found
2	22	Duplicate RRN
2	23	Original Transaction Was Not Successful
2	24	CVV Verification Failed
2	25	The Reversal Already Done For The Original Transaction
2	26	Invalid Product Details
2	27	Card Activation Already Done
2	28	Card Activation Cannot Be Done
2	29	Exceeding Maximum Card Balance
2	33	Exceeds Usage Limit
2	34	Top Up Limit Exceeded
2	35	Age Verification Limit Failed
2	36	There Is No Hold Amount For Reversal
2	37	Reversal Amount Exceeds The Pending Hold Amount
2	38	International Transaction Not Supported
2	39	Address Verification Failed
2	41	Lost Card
2	43	ISO Message Parsing Failed
2	43	Required Message Elements Not Present
2	45	First Transaction Must Be ATM Transaction
2	46	Closed Card
2	47	Expiry Date Check Failed
2	48	Invalid Function Code
2	49	Invalid Data
2	50	Pin Tries Exceeded
2	51	Insufficient Balance
2	51	Key Error

Delivery Channel	Response Code	Response Description
2	52	Pin Generation Not Done For This Card
2	54	ZMK Not Found
2	54	Expired Card
2	54	Invalid Amount
2	55	Invalid Pin
2	61	Exceeds Frequency Amount Limit
2	61	Exceeds Withdrawal Amount Limit
2	62	Invalid Source Interface
2	65	Exceeds Frequency Limit
2	89	Transaction Declined Due To System Error
2	89	Transaction Declined Due To System Error
2	89	Transaction Declined Due To System Error
2	89	Pin Data Required
2	89	Cardholder Billing Currency Is Not Matched With Cardholder Account Currency
2	904	CVV Verification Failed
2	L09	Daily Number Of Transaction Limit Exceeded
2	L10	Daily Transaction Amount Limit Exceeded
2	L11	Weekly Number Of Transaction Limit Exceeded
2	L12	Weekly Transaction Amount Limit Exceeded
2	L13	Monthly Number Of Transaction Limit Exceeded
2	L14	Monthly Transaction Amount Limit Exceeded
2	L15	Yearly Number Of Transaction Limit Exceeded
2	L16	Yearly Transaction Amount Limit Exceeded
2	L49	Transaction Amount Is Less Than Minimum Per Txn Amount
2	L50	Transaction Amount Is Greater Than Maximum Per Txn Amount
2	119	Transaction declined due to Spend delay
2	119	Partial Approval Indicator Not Provided By Merchant
2	168	Original Transaction Already Processed
2	191	DUPLICATE STAN
2	209	System under maintenance
2	54	Expiry Date not Matched
2	54	Invalid Amount Type For Purchase Cashback
2	601	Not Able To Trace Back Original TRANSACTION
2	C0411	Terminal erroneously considers offline PIN OK
2	C0441	PIN Try Limit counter exceeded

Delivery Channel	Response Code	Response Description
2	C0451	Offline PIN verification failed
2	T0341	PIN entry required, PIN pad present but PIN was not entered
2	T0350	PIN entry required, PIN pad not present or not working
2	T0361	PIN Try Limit Exceeded
2	T0381	Cardholder verification was not successful
3	00	Approved
3	00	Success
3	02	Exceeding The Maximum Balance
3	07	KYC Verification Failed With Questions
3	09	Active Card
3	10	Inactive Card
3	10	Invalid Card Status
3	100	Invalid Application Code
3	11	Card Not Found
3	11	Stolen Card
3	12	Invalid Transaction
3	13	Invalid Transaction Time
3	137	Invalid Cell Phone Carrier
3	14	Restricted Card
3	140	Both The Card Number Should Be In Same Bin
3	142	Active Unregistered Card
3	146	Card Not In Shipped Status
3	147	Manual Adjustment Daily Credit Limit Exceeded For User For Selected Account
3	15	Invalid Transaction Currency
3	156	Replacement Not Allowed For Starter Card
3	159	Card Already Replaced
3	16	Expired Card
3	160	Only Closing Operation Allowed For Replaced Damage Card
3	161	All Card/Savings Account Balances Must Be At $0.00 Before An Account Can Be Closed
3	166	Restricted Card Status Can Not Be Change To Active Un-registered
3	170	Email-Id Has Not Been Configured To Customer
3	171	Email-Id Has Not Been Configured To Product
3	18	Monitored Card
3	19	Hot Carded
3	20	Returned Mail
3	20	Invalid Transaction Date

Delivery Channel	Response Code	Response Description
3	21	Invalid Reversal Request
3	22	Duplicate RRN
3	23	The Original Transaction Was Not Successful
3	24	CVV Verification Failed
3	25	The Reversal Already Done For The Original Transaction
3	27	Card Activation Already Done
3	29	Exceeding The Maximum Balance
3	34	Top Up Limit Exceeded
3	36	There Is No Hold Amount For Reversal
3	37	Reversal Amount Exceeds The Pending Hold Amount
3	37	Reversal Amount Exceeds The Original Transaction Amount
3	41	Lost Card
3	43	Required Message Elements Not Present
3	46	Closed Card
3	49	Invalid Data
3	50	Pin Tries Exceeded
3	51	Insufficient Balance
3	54	Invalid Amount
3	55	Invalid Pin / Incorrect Personal Identification Number
3	60	Invalid Account Type
3	89	Transaction Declined Due To System Error
3	89	Transaction Declined Due To System Error
3	89	Transaction Declined Due To System Error
3	90	Transaction Count For Recent Statement Not Correct
3	91	Card Number And Beneficiary Card Number Are Same
3	92	Not Sufficient Funds In Beneficiary Card
3	93	Expired Beneficiary Card
3	94	Closed Beneficiary Card
3	L49	Daily Number Of Transaction Limit Exceeded
3	L49	Transaction Amount Is Less Than Minimum Per Txn Amount
3	L50	Transaction Amount Is Greater Than Maximum Per Txn Amount
3	L50	Daily Transaction Amount Limit Exceeded
3	L51	Weekly Number Of Transaction Limit Exceeded
3	L52	Weekly Transaction Amount Limit Exceeded
3	L53	Monthly Number Of Transaction Limit Exceeded
3	L54	Monthly Transaction Amount Limit Exceeded
3	L55	Yearly Number Of Transaction Limit Exceeded
3	L56	Yearly Transaction Amount Limit Exceeded

Delivery Channel	Response Code	Response Description
3	SN	Multiple SSN/Other Id Check Failed
3	4	Invalid Data for Answer Two
3	103	Amount should not below the Minimum configured amount
3	104	Amount should not exceed the Maximum configured amount
3	105	Savings account not created for this card
3	106	Savings account already closed
3	109	Invalid Savings account number
3	110	INVALID SPENDING ACCOUNT NUMBER
3	111	MAXIMUM NUMBER OF TRANSACTIONS EXCEEDED FOR A CALENDER MONTH
3	124	For Enabling SMS alert, Mobile Number should be Mandatory
3	125	For Enabling EMail alert, EMail ID should be Mandatory
3	126	Spil Activation not done for this card
3	190	CARD ALREADY SPEND DOWN
3	191	CARD ALREADY INACTIVE
3	204	PIN needs to be set in order to activate the card.Please redirect cardholder to IVR for PIN setup and activation.
3	208	Scorecard Configuration not done
3	209	System under maintenance
3	215	Card to Card transfer request is already approved
3	216	Card to Card transfer request is already rejected
3	217	KYC Override Already Done For This Record
3	218	Amount should not exceed the Maximum Transfer amount
3	219	Closed Account
3	220	Dispute Already Apporved
3	221	Dispute Already Rejected
3	222	Card Is Not Allowed For Activation
3	253	Printer Pending
3	254	Printer Sent
3	255	Shipped
3	256	Address Verification Queue
3	257	Kyc Failed
3	258	Fraud Hold
3	30	Exceeding The Maximum Balance
3	35	Age Limit Verification Failed
3	86	Kyc Verification Failed
3	88	Idology Communication Failed
4	00	Approved

Delivery Channel	Response Code	Response Description
4	01	Invalid Data For Mailing Address State
4	06	Invalid Data For Mailing Address Country Code
4	10	Invalid Card Status
4	11	Card Not Found
4	12	Ineligible Transaction
4	12	Transaction Not Supported
4	12	Invalid Transaction
4	13	Invalid Transaction Time
4	130	Transaction Declined By Rule
4	131	Invalid Fee Plan Id
4	14	Restricted Card
4	145	Pin Update Failed, Please Try Again
4	15	Invalid Transaction Currency
4	16	Expired Card
4	160	Only Closing Operation Allowed For Replaced Damage Card
4	161	All Card/Savings Account Balances Must Be At $0.00 Before An Account Can Be Closed
4	165	Invalid Data For Proxy Number
4	167	Fee Plan Id Not Linked To Product
4	20	Invalid Transaction Date
4	21	Matching Reversal Not Found
4	22	Duplicate RRN
4	23	Original Transaction Was Not Successful
4	25	The Reversal Already Done For The Original Transaction
4	26	Invalid Product Details
4	27	Card Activation Already Done
4	28	Card Activation Cannot Be Done
4	29	Exceeding Maximum Card Balance
4	32	Insufficient Amount For Activation
4	33	Exceeds Usage Limit
4	34	Top Up / Activation Limit Exceeded / Insufficient
4	35	Age Verification Limit Failed
4	38	International Transaction Not Supported
4	40	Store Id Mismatch
4	41	Lost Card
4	45	First Transaction Must Be ATM Transaction
4	46	Closed Card
4	47	Expiry Date Check Failed
4	49	Invalid Data
4	51	Insufficient Balance

Delivery Channel	Response Code	Response Description
4	51	Insufficient Balance
4	54	Invalid Amount
4	54	Invalid Amount
4	62	Invalid Source Interface
4	73	Invalid Data For Physical Address State
4	75	Invalid Data For Country Code
4	89	Transaction Declined Due To System Error
4	89	Transaction Declined Due To System Error
4	89	Transaction Declined Due To System Error
4	89	Transaction Declined Due To System Error
4	L17	Daily Number Of Transaction Limit Exceeded
4	L18	Daily Transaction Amount Limit Exceeded
4	L19	Weekly Number Of Transaction Limit Exceeded
4	L20	Weekly Transaction Amount Limit Exceeded
4	L21	Monthly Number Of Transaction Limit Exceeded
4	L22	Monthly Transaction Amount Limit Exceeded
4	L23	Yearly Number Of Transaction Limit Exceeded
4	L24	Yearly Transaction Amount Limit Exceeded
4	L49	Transaction Amount Is Less Than Minimum Per Txn Amount
4	L50	Transaction Amount Is Greater Than Maximum Per Txn Amount
4	SN	Multiple SSN/Other Id Check Failed
4	3	Invalid Data for Mailing Address Line One
4	4	Original Transaction Failed, Retry
4	7	KYC Verification Failed with Questions
4	8	Original Not found, Retry
4	53	INVALID DATA FOR ID ISSUER DATE
4	70	IDology Communication Failure
4	71	Invalid Data for Physical Address Line One
4	86	KYC Verification failed
4	88	IDology Communication Failure
4	98	Invalid Data for Physical Address Line Two
4	158	Only DFG Cards can be upgraded from Starter to GPR
4	205	PIN Data required for this product
4	208	Scorecard Configuration not done
4	209	System under maintenance
4	230	Denomination exceed permitted amount
4	231	Denomination below minimal amount permitted
4	232	Cardholder has a recent existing account
4	251	Transaction declined due to Spend delay

Delivery Channel	Response Code	Response Description
4	261	Activation being processed, but not completed
4	262	INVALID OLD CARD STATUS
5	00	Success
5	00	Approved
5	103	Amount Should Not Below The Minimum Configured Amount
5	104	Amount Should Not Exceed The Maximum Configured Amount
5	105	Savings Account Not Created For This Card
5	106	Savings Account Already Closed
5	109	Invalid Savings Account Number
5	110	Invalid Spending Account Number
5	12	Transaction Not Supported
5	12	Ineligible Transaction
5	13	Invalid Amount
5	14	Card Not Found
5	22	Duplicate RRN
5	51	Insufficient Balance
5	51	Insufficient Balance
5	54	Expired Card
5	61	Exceeds Frequency Amount Limit
5	61	Exceeds Withdrawal Amount Limit
5	62	Restricted Card
5	65	Exceeds Frequency Limit
5	89	Transaction Declined Due To System Error
5	89	Transaction Declined Due To System Error
5	89	Transaction Declined Due To System Error
5	L25	Daily Number Of Transaction Limit Exceeded
5	L26	Daily Transaction Amount Limit Exceeded
5	L27	Weekly Number Of Transaction Limit Exceeded
5	L28	Weekly Transaction Amount Limit Exceeded
5	L29	Monthly Number Of Transaction Limit Exceeded
5	L30	Monthly Transaction Amount Limit Exceeded
5	L31	Yearly Number Of Transaction Limit Exceeded
5	L32	Yearly Transaction Amount Limit Exceeded
5	L49	Transaction Amount Is Less Than Minimum Per Txn Amount
5	L50	Transaction Amount Is Greater Than Maximum Per Txn Amount
5	29	EXCEEDING MAXIMUM CARD BALANCE
5	46	CLOSED CARD

Delivery Channel	Response Code	Response Description
5	92	NOT SUFFICIENT FUNDS IN BENEFICIARY CARD
5	150	Amount should not exceed the Maximum Transfer amount
5	152	Insufficient funds to create savings account
5	230	Denomination exceed permitted amount
5	231	Denomination below minimal amount permitted
6	00	Success
6	00	Approved
6	02	GPR Card Already Issued For This Starter Card
6	03	Invalid Data For Mailing Address Line One
6	04	Invalid Data For Answer Two
6	05	Invalid Data For Answer Three
6	06	Invalid Data For Mailing Address Country Code
6	07	KYC Verification Failed With Questions
6	07	KYC Verification Failed With Questions
6	10	Invalid Card Status
6	11	Card Not Found
6	112	Username Already Created For The Customer
6	113	Username Already Exists
6	114	Invalid Password
6	115	Invalid Answer To Security Question
6	116	Invalid Old Password
6	117	Invalid Security Question
6	118	Invalid Data For Customer Id(No Such Customer)
6	119	Invalid Data For User Id
6	12	Ineligible Transaction
6	120	Invalid Starter card
6	126	SPIL Activation Not Done For This Card
6	13	Invalid Transaction Time
6	136	Unregistered / KYC Not Done
6	14	Restricted Card
6	143	Duplicate Registration Attempt
6	149	Invalid Session Key / Session Key Is Not Found For The Interface Key Exchange Needs To Be Done
6	15	Invalid Transaction Currency
6	16	Expired Card
6	18	Invalid Data For Mailing Address City
6	20	Invalid Transaction Date
6	22	Duplicate RRN
6	32	Invalid Data For Mailing Address State
6	34	Top Up Limit Exceeded

Delivery Channel	Response Code	Response Description
6	35	Age Limit Verification Failed
6	35	Age Limit Verification Failed
6	39	Address Verification Failed
6	43	Required Message Elements Not Present
6	48	Invalid Data For Mailing Address Zip
6	49	Invalid Data
6	53	Invalid Data For Id Issuer Date
6	53	Invalid Data For Id Issuer Date
6	55	Invalid Pin / Incorrect Personal Identification Number
6	57	Invalid Data For Id Expiry Date
6	58	Invalid Data For Mothers Maiden Name
6	59	Invalid Data For Answer One
6	60	Invalid Account Type
6	65	Invalid Data For Idology Id
6	67	Invalid Pin Block Data
6	68	Invalid Data For First Name
6	69	Invalid Data For Last Name
6	70	Invalid Data For Year Of Date Of Birth
6	71	Invalid Data For Physical Address Line One
6	72	Invalid Data For Physical Address City
6	73	Invalid Data For Physical Address State
6	74	Invalid Data For Physical Address Zip
6	75	Invalid Data For Country Code
6	76	Invalid Data For Telephone Number
6	77	Invalid Data For Mobile Number
6	78	Invalid Data For Email Id
6	79	Invalid Data For Id Type
6	80	Invalid Data For Id Issuer
6	81	Invalid Data For Id Number
6	82	Invalid Data For Social Security Number
6	83	Invalid Data For Product
6	84	Invalid Data For Product Category
6	86	KYC Verification Failed
6	87	Pin Already Generated
6	88	Communication Error Occurred
6	89	Transaction Declined Due To System Error
6	89	Transaction Declined Due To System Error
6	89	Transaction Declined Due To System Error
6	95	Spending Account Number Not Found
6	98	Invalid Data For Physical Address Line Two
6	99	Invalid Data For Mailing Address Line Two

Delivery Channel	Response Code	Response Description
6	SN	Multiple SSN/Other Id Check Failed
6	103	Amount should NOT below THE MINIMUM configured amount
6	104	Amount should not exceed the Maximum Savings Account Balance
6	131	INVALID FEE PLAN ID
6	150	Amount should not exceed the Maximum Transfer amount
6	152	Insufficient funds to create savings account
6	167	Fee Plan ID not linked to Product
6	192	Originated IP ADDRESS IS BLOCKED
6	207	PackageId/ProductId not configured for product
6	208	Scorecard Configuration not done
6	209	System under maintenance
6	246	Invalid Data for Answer Four
6	247	Expect Id Scan Required
6	248	Invalid Combination of IdologyID and CardNumber
6	249	ExpectID Scan is Pending
6	250	First/Last Name MisMatch
6	251	Transaction declined due to Spend delay
7	00	Success
7	00	Approved
7	09	Active Card
7	10	Invalid Card Status
7	103	Amount Should Not Below The Minimum Configured Amount
7	104	Amount Should Not Exceed The Maximum Configured Amount
7	105	Savings Account Not Created For This Card
7	106	Savings Account Already Closed
7	107	Savings Account Balance Is Greater Than Zero. Please Move The Savings Account Balance Manually
7	108	Maximum Number Of Transaction Reached For The Calendar Month. Please Wait For Next Calendar Month To Close The Savings Account
7	109	Invalid Savings Account Number
7	11	Card Not Found
7	110	Invalid Spending Account Number
7	111	Maximum Number Of Transactions Exceeded For A Calendar Month
7	12	Invalid Transaction

Delivery Channel	Response Code	Response Description
7	12	Invalid Transaction
7	122	Saving Account Is Already In Open Status
7	123	Savings Account Reopen Duration Is Not Completed
7	126	SPIL Activation Not Done For This Starter Card
7	13	Invalid Transaction Time
7	130	Transaction Declined By Rule
7	137	Savings Account Automatic Settings Not Found
7	138	Invalid Call Log Id
7	139	Call Status Is Invalid
7	14	Restricted Card
7	140	Both The Card Number Should Be In Same Bin
7	149	Invalid Session Key / Session Key Is Not Found For The Interface Key Exchange Needs To Be Done
7	150	Amount Should Not Exceed The Maximum Transfer Amount
7	157	Card Is Not In Active Unregistered Status
7	16	Expired Card
7	160	Only Closing Operation Allowed For Replaced Damage Card
7	161	All Card/Savings Account Balances Must Be At $0.00 Before An Account Can Be Closed
7	20	Invalid Transaction Date
7	21	Invalid Reversal Request
7	22	Duplicate RRN
7	23	The Original Transaction Was Not Successful
7	24	CVV Verification Failed
7	25	The Reversal Already Done For The Original Transaction
7	27	Card Activation Already Done
7	28	Card Activation Cannot Be Done
7	29	Exceeding The Maximum Balance
7	34	Top Up Limit Exceeded
7	37	Reversal Amount Exceeds The Original Transaction Amount
7	41	Lost Card
7	43	Required Message Elements Not Present
7	46	Closed Card
7	49	Invalid Data
7	50	Pin Tries Exceeded
7	51	Insufficient Balance

Delivery Channel	Response Code	Response Description
7	51	Insufficient Balance
7	52	Pin Generation Not Done For This Card
7	54	Invalid Amount
7	55	Invalid Pin / Incorrect Personal Identification Number
7	60	Key Error
7	89	Transaction Declined Due To System Error
7	89	Transaction Declined Due To System Error
7	89	Transaction Declined Due To System Error
7	89	Transaction Declined Due To System Error
7	90	Transaction Count For Recent Statement Not Correct
7	91	Card Number And Beneficiary Card Number Are Same
7	92	Not Sufficient Funds In Beneficiary Card
7	93	Expired Beneficiary Card
7	94	Closed Beneficiary Card
7	L33	Daily Number Of Transaction Limit Exceeded
7	L34	Daily Transaction Amount Limit Exceeded
7	L35	Weekly Number Of Transaction Limit Exceeded
7	L36	Weekly Transaction Amount Limit Exceeded
7	L37	Monthly Number Of Transaction Limit Exceeded
7	L38	Monthly Transaction Amount Limit Exceeded
7	L39	Yearly Number Of Transaction Limit Exceeded
7	L40	Yearly Transaction Amount Limit Exceeded
7	L49	Transaction Amount Is Less Than Minimum Per Txn Amount
7	L50	Transaction Amount Is Greater Than Maximum Per Txn Amount
7	SN	Multiple SSN/Other Id Check Failed
7	08	SMS AND EMAIL ALERTS NOT ENABLED IN PROD CATG
7	124	For Enabling SMS alert, Mobile Number should be Mandatory
7	125	For Enabling EMail alert, EMail ID should be Mandatory
7	195	Invalid ID Number or ID type
7	196	C2C alert is not enabled
7	197	Mobile/Email address has been updated within last 24 hrs.
7	201	Mobile and Email not configured.
7	202	Email not configured.
7	203	Mobile not configured.
7	206	KYC VERIFICATION NOT DONE
7	209	System under maintenance
7	210	SSN/Other ID and ZipCode combination not found
7	227	Pin Retrieval Configuration not Done

Delivery Channel	Response Code	Response Description
7	251	Transaction declined due to Spend delay
7	61	SMS AND EMAIL ALERTS NOT CONFIGURED IN PROD
7	62	Invalid Source Interface
7	82	Invalid Data for Social Security Number
8	00	Approved
8	10010	Invalid Data
8	10010	SPIL Activation Not Done For This Card
8	10010	Invalid Request
8	10010	Invalid Request
8	10010	Invalid Request
8	10010	Invalid Request
8	10010	Invalid Request
8	10010	Invalid Transaction Date
8	10010	Invalid Transaction Time
8	10010	Required Message Elements Not Present
8	10010	Transaction Not Supported
8	10010	Invalid Request
8	10021	Transaction Amount Is Less Than The Minimum Activation Amount
8	10021	Invalid Amount
8	10021	Top Up Limit Exceeded
8	10021	Amount Limit Exceeded
8	10021	Reversal Amount Exceeds The Pending Hold Amount
8	10021	Exceeding Maximum Card Balance
8	10029	Database Error
8	10029	Transaction Declined
8	10029	Ineligible Transaction
8	10029	Card Not Found
8	10029	Transaction Declined By Rule
8	10029	Transaction Declined Due To System Error
8	10030	Active Card
8	10031	Inactive Card
8	10039	Invalid Track2 Data
8	10040	Invalid User Name/Password
8	10043	Invalid Card
8	10044	Expired Card
8	10048	Lost Card
8	10048	Stolen Card
8	10050	Closed Card
8	10065	No Previous Action

Delivery Channel	Response Code	Response Description
8	10066	Already Reversed
8	10067	Not Reversible
8	10069	Original Transaction Not Found
8	10076	Maximum Daily Load Limit Exceeded
8	10076	Maximum Recharges Exceeded
8	10081	Invalid Currency Code
8	10085	Duplicate RRN
8	10090	Invalid GPR Card Status
8	10038	Transaction declined due to record not found in KYC queue
8	10038	Card is Redeemed
8	10038	Transaction declined due to CIP interval time exceeds
8	10043	Card is Spend Down
8	10051	INSUFFICIENT FUNDS
8	10076	Yearly maximum transaction count reached
8	10076	Yearly maximum transaction amount reached
8	10076	Monthly maximum transaction count reached
8	10076	Monthly maximum transaction amount reached
8	10076	Weekly maximum transaction count reached
8	10076	Weekly maximum transaction amount reached
8	10076	Daily maximum transaction count reached
8	10076	Daily maximum transaction amount reached
8	10085	Duplicate Request
8	10085	Duplicate Verification Id
8	10182	KYC Verification Failed
8	10183	Exceeded daily purchase limit
8	10184	Exceeded amount purchase limit
1	00	Approved
1	00	Success
1	08	SMS Alerts Not Enabled In Prod Catg
1	09	Active Card
1	10	Invalid Card Status
10	103	Amount Should Not Below The Minimum Configured Amount
10	104	Amount Should Not Exceed The Maximum Configured Amount
1	105	Savings Account Not Created For This Card
1	106	Savings Account Already Closed
10	107	Savings Account Balance Is Greater Than Zero. Please Move The Savings Account Balance Manually

Delivery Channel	Response Code	Response Description
1 0	108	Maximum Number Of Transaction Reached For The Calendar Month. Please Wait For Next Calendar Month To Close The Savings Account
1	109	Invalid Savings Account Number
1	11	Card Not Found
1	110	Invalid Spending Account Number
1 0	111	Maximum Number Of Transactions Exceeded For A Calendar Month
1	112	Username Already Created For The Customer
1	113	Username Already Exists
1	114	Invalid Password
1	115	Invalid Answer To Security Question
1	116	Invalid Old Password
1	117	Invalid Security Question
1	118	Invalid Data For Customer Id(No Such Customer)
1	119	Invalid Data For User Id
1	12	Invalid Transaction
1	12	Invalid Transaction
1	120	Invalid Starter card
1	122	Saving Account Is Already In Open Status
1	123	Savings Account Reopen Duration Is Not Completed
1 0	124	For Enabling SMS Alert, Mobile Number Should Be Mandatory
1	125	For Enabling Email Alert, Email Id Should Be Mandatory
1	126	SPIL Activation Not Done For This Starter Card
1	13	Invalid Transaction Time
1	130	Transaction Declined By Rule
1	137	Invalid Cell Phone Carrier
1	137	Savings Account Automatic Settings Not Found
1	14	Restricted Card
1	140	Both The Card Number Should Be In Same Bin
1	142	Active Unregistered Card
1	144	Email Not Sent
1 0	148	Consent Not Accepted For The Savings Account Creation
1 0	149	Invalid Session Key / Session Key Is Not Found For The Interface Key Exchange Needs To Be Done

Delivery Channel	Response Code	Response Description
1 0	150	Amount Should Not Exceed The Maximum Transfer Amount
1 0	151	Transaction Amount Is Less Than The Initial Transfer Amount
1	152	Insufficient Funds To Create Savings Account
1	156	Replacement Not Allowed For Starter Card
1	16	Expired Card
1 0	160	Only Closing Operation Allowed For Replaced Damage Card
1 0	161	All Card/Savings Account Balances Must Be At $0.00 Before An Account Can Be Closed
1	162	Customer Have More Than One GPR Card
1	20	Invalid Transaction Date
1	21	Invalid Reversal Request
1	22	Duplicate RRN
1	23	The Original Transaction Was Not Successful
1	24	CVV Verification Failed
1	25	The Reversal Already Done For The Original Transaction
1	27	Card Activation Already Done
1	28	Card Activation Cannot Be Done
1	29	Exceeding The Maximum Balance
1	34	Top Up Limit Exceeded
1 0	37	Reversal Amount Exceeds The Original Transaction Amount
1	41	Lost Card
1	43	Required Message Elements Not Present
1	46	Closed Card
1	49	Invalid Data
1	50	Pin Tries Exceeded
1	51	Insufficient Balance
1	51	Insufficient Balance
1	52	Pin Generation Not Done For This Card
1	54	Invalid Amount
1	55	Invalid Pin / Incorrect Personal Identification Number
1	60	Key Error
1	61	SMS Alerts Not Configured In Prod Catg
1	63	Savings Account Already Created
1	64	Savings Account Creation Flag Is Not Enabled
1	89	Transaction Declined Due To System Error

Delivery Channel	Response Code	Response Description
1	89	Transaction Declined Due To System Error
1	89	Transaction Declined Due To System Error
1	89	Transaction Declined Due To System Error
1	89	Transaction Declined Due To System Error
1	90	Transaction Count For Recent Statement Not Correct
1	91	Card Number And Beneficiary Card Number Are Same
1	92	Not Sufficient Funds In Beneficiary Card
1	93	Expired Beneficiary Card
1	94	Closed Beneficiary Card
1	L41	Daily Number Of Transaction Limit Exceeded
1	L42	Daily Transaction Amount Limit Exceeded
1	L43	Weekly Number Of Transaction Limit Exceeded
1	L44	Weekly Transaction Amount Limit Exceeded
1	L45	Monthly Number Of Transaction Limit Exceeded
1	L46	Monthly Transaction Amount Limit Exceeded
1	L47	Yearly Number Of Transaction Limit Exceeded
1	L48	Yearly Transaction Amount Limit Exceeded
1 0	L49	Transaction Amount Is Less Than Minimum Per Txn Amount
1 0	L50	Transaction Amount Is Greater Than Maximum Per Txn Amount
1	SN	Multiple SSN/Other Id Check Failed
1	1	Invalid Data for Mailing Address State
1	6	Invalid Data for Mailing Address Country Code
1	7	KYC Verification Failed with Questions
1	121	Invalid combination of Card Number and Customer ID
1	143	Duplicate Registration Attempt
1	192	Originated IP ADDRESS IS BLOCKED
1	195	Invalid ID Number or ID type
1	196	C2C alert is not enabled
1	197	Mobile/Email address has been updated within last 24 hrs.
1	201	Mobile and Email not configured.
1	202	Email not configured.
1	203	Mobile not configured.
1	206	KYC VERIFICATION NOT DONE
1	209	System under maintenance
1	224	User id is locked . Please try after {30} minutes
1 0	241	Expedited shipping is not allowed as mailing address contains PO BOX
1	242	Customer ID and Partner ID combination not valid
1	246	Invalid Data for Answer Four

Delivery Channel	Response Code	Response Description
1	251	Transaction declined due to Spend delay
1	254	C2C Transfer is not Approved
1	260	Saving Account Closure Confirmation required
1	32	Invalid Data For Mailing Address State
1	35	AGE LIMIT VERIFICATION FAILED
1	4	Invalid Data for Answer Two
1	5	Invalid Data for Answer Three
1	53	Invalid Data for ID Issuer Date
1	57	Invalid Data for ID Expiry Date
1	59	Invalid Data for Answer One
1	62	Invalid Source Interface
1	65	Invalid Data For Idology ID
1	71	Invalid Data for Physical Address Line One
1	73	Invalid Data for Physical Address State
1	75	Invalid Data for Country Code
1	80	Invalid Data for ID Issuer
1	82	Invalid Data for Social Security Number
1	86	KYC Verification Failed
1	88	IDOLOGY COMMUNICATION FAILED
1	98	Invalid Data for Physical Address Line Two
1	00	Success
1	00	Approved
1	13	Approved
1	43	Required Message Elements Not Present
1	49	Invalid Data
1	56	Maximum Daily Load Limit Exceeded
1	89	Transaction Declined Due To System Error
1	96	Return File Already Processed
1	97	ACH Transaction Not Done For The File Name
1	R01	Debit Transaction Declined
1	R03	Account Not Found
1	R03	SSN Not Matched
1	R10	Debit Transaction Declined
1	R10	ODFI Code Is Not Configured For Institution
1	R17	ODFI Matched - Federal Deposit Tax Refund
1	R20	Invalid Sec Code
1	R20	Invalid Transaction Time
1	R20	Invalid Transaction Date
1	R20	Server Declined
1	R20	Ineligible Transaction
1	R20	Invalid Transaction

Delivery Channel	Response Code	Response Description
1	R20	Ineligible Transaction
1	R20	Original Transaction Details Not Found
1	R20	Invalid Card Status
1	R20	Transaction Declined By Rule
1	R23	Monthly Maximum Transaction Amount Reached
1	R23	Weekly Maximum Transaction Amount Reached
1	R23	Daily Maximum Transaction Amount Reached
1 1	R23	Transaction Amount Is Lesser Than Minimum Transaction Amount
1	R23	GPR Card Is Not Generated For This Account
1 1	R23	Minimum Initial Load Amount Is Not Configured For Product Category Code
1 1	R23	Initial Load Amount Is Less Than Configured Minimum Load Amount
1 1	R23	Exceeding Maximum Transaction Amount Per Transaction
1	R23	Credit Entry Refused By Receiver
1	R23	Will Exceed Max Balance Config
1	R23	Daily Maximum Transaction Count Reached
1	R23	Weekly Maximum Transaction Count Reached
1	R23	Monthly Maximum Transaction Count Reached
1	R24	Duplicate RRN
1	209	System under maintenance
1	251	Transaction declined due to Spend delay
1	R03	INACTIVE CARD STATUS
1	R20	Invalid Source Interface
1	R22	Invalid SSN Name/SSN Name not matching
1	R23	Blacklisted Source
1	R23	SSN/NAME IS NOT MATCHED
1	R23	SSN/NAME IS NOT MATCHED
1	R23	Transaction Rejected from ACH View
1	R23	Yearly maximum transaction count reached
1	R23	Yearly maximum transaction amount reached
1	R23	Invalid Application Issuance Status
1	R45	Invalid Individual Name/Company Name
1	00	Approved
1	08	SMS & Email Alerts Not Enabled In Prod Catg
1	09	Active Card
1	10	Invalid Card Status

Delivery Channel	Response Code	Response Description
1 3	103	Amount Should Not Below The Minimum Configured Amount
1 3	104	Amount Should Not Exceed The Maximum Configured Amount
1	105	Savings Account Not Created For This Card
1	106	Savings Account Already Closed
1 3	107	Savings Account Balance Is Greater Than Zero. Please Move The Savings Account Balance Manually
1 3	108	Maximum Number Of Transaction Reached For The Calendar Month. Please Wait For Next Calendar Month To Close The Savings Account
1	109	Invalid Savings Account Number
1	11	Card Not Found
1	110	Invalid Spending Account Number
1 3	111	Maximum Number Of Transactions Exceeded For A Calendar Month
1	114	Invalid Credentials
1	115	Invalid Answer To Security Question
1	117	Invalid Security Question
1	118	Invalid Data For Customer Id(No Such Customer)
1	119	Invalid Data For User Id
1	12	Invalid Transaction
1	12	Invalid Transaction
1 3	124	For Enabling SMS Alert, Mobile Number Should Be Mandatory
1	125	For Enabling Email Alert, Email Id Should Be Mandatory
1	13	Invalid Transaction Time
1	130	Transaction Declined By Rule
1	132	Invalid Alert Name
1	133	Both Accounts Cannot Be Spending/Savings
1	134	Invalid From Account Number
1	135	Invalid To Account Number
1	14	Restricted Card
1 3	150	Amount Should Not Exceed The Maximum Transfer Amount
1	16	Expired Card
1	163	Invalid Account Number

Delivery Channel	Response Code	Response Description
1	164	Invalid Phone Number
1	20	Invalid Transaction Date
1	22	Duplicate RRN
1	29	Exceeding The Maximum Balance
1	43	Required Message Elements Not Present
1	49	Invalid Data
1	51	Insufficient Balance
1	54	Invalid Amount
1	61	SMS & Email Alerts Not Configured In Prod Catg
1	89	Transaction Declined Due To System Error
1	89	Transaction Declined Due To System Error
1	89	Transaction Declined Due To System Error
1	89	Transaction Declined Due To System Error
1	91	Card Number And Beneficiary Card Number Are Same
1	0	Approved
1	7	KYC Verification Failed With Questions
1	117	Invalid Security Queston
1	118	Invalid Data For Customer ID(No Such Customer)
1	119	Invalid Data For User ID
1	121	Invalid Combination Of Card Number And Customer ID
1	126	Spil Activation Not Done For This Card
1	136	Unregistered / KYC Not Done
1	140	Both The Card Number Should Be In Same Bin
1	143	Duplicate Registration Attempt
1 3	149	Invalid Session Key / Session Key Is Not Found For The Interface.Key Exchange Needs To Be Done
1	151	Transaction Amount Is Less Than The Initial Transfer Amount
1	152	Insufficient Funds To Create Savings Account
1	162	Customer Have More Than One GPR Card
1	165	Invalid Proxy Number
1	167	Fee Plan ID Not Linked To Product
1	195	Invalid ID Number Or ID Type
1	196	C2C Alert Is Not Enabled
1	197	Mobile/Email Address Has Been Updated Within Last 24 Hrs.
1	201	Mobile And Email Not Configured.
1	202	Email Not Configured.
1	203	Mobile Not Configured.
1	207	Packageid/Productid Not Configured For Product
1	209	System Under Maintenance
1	21	Matching Reversal Not Found

Delivery Channel	Response Code	Response Description
1	211	Check Deposit Already Accepted/Rejected
1	212	Check Deposit Pending Transaction Not Found
1	213	Invalid Data For From Date
1	214	Invalid Data For To Date
1	224	User ID Is Locked . Please Try After {30} Minutes
1 3	225	Customer Locator Type And Returned Locator Type Should Not Be Same
1	23	Original Transaction Was Not Successful
1	242	Customer ID And Partner ID Combination Not Valid
1	243	Matching Transaction Not Found
1	244	Successful Settlement Already Done
1	245	Cell Phone Number Not Found
1	246	Invalid Data For Answer Four
1	247	Expect ID Scan Required
1	248	Invalid Combination Of Idologyid And Cardnumber
1	249	Expectid Scan Is Pending
1	25	The Reversal Already Done For The Original Transaction
1	250	First/Last Name Mismatch
1	251	Transaction Declined Due To Spend Delay
1	252	Duplicate Deposit ID
1	253	Original Cannot Be Reversed
1	254	Original Already Reversed
1	255	Original Not Found
1	260	Saving Account Closure Confirmation Required
1	27	Card Activation Already Done
1	35	Age Limit Verification Failed
1	36	There Is No Hold Amount For Reversal
1	37	Reversal Amount Exceeds The Pending Hold Amount
1	37	Reversal Amount Exceeds The Original Transaction Amount
1	47	Invalid Expiry Date
1	62	Invalid Source Interface
1	63	Savings Account Already Created
1	65	Invalid Data For Idology ID
1	71	Invalid Data For Physical Address Line One
1	73	Invalid Data For Physical Address State
1	75	Invalid Data For Country Code
1	82	Invalid Data For Social Security Number
1	84	Invalid Data For Product Category
1	86	KYC Verification Failed
1	88	Idology Communication Failed

Delivery Channel	Response Code	Response Description
1	98	Invalid Data For Physical Address Line Two
1	L49	Transaction Amount Is Less Than Minimum Per Txn Amount
1 3	L50	Transaction Amount Is Greater Than Maximum Per Txn Amount
1	L57	Daily Number Of Transaction Limit Exceeded
1	L58	Daily Transaction Amount Limit Exceeded
1	L59	Weekly Number Of Transaction Limit Exceeded
1	L60	Weekly Transaction Amount Limit Exceeded
1	L61	Monthly Number Of Transaction Limit Exceeded
1	L62	Monthly Transaction Amount Limit Exceeded
1	L63	Yearly Number Of Transaction Limit Exceeded
1	L64	Yearly Transaction Amount Limit Exceeded
1	SN	Sn - Multiple Active Card Per Customer Check Failed
1	00	Approved
1	10	Invalid Card Status/Card Must Be In Inactive Status
1	10	Invalid Card Status
1	11	Card Not Found
1	12	Ineligible Transaction
1	12	Transaction Not Supported
1	12	Invalid Transaction
1	13	Invalid Transaction Time
1	130	Transaction Declined By Rule
1	14	Restricted Card
1	15	Invalid Transaction Currency
1	16	Expired Card
1	165	Invalid Proxy Number
1	172	Card Is Already In On-Hold Status
1	173	Card Is Already In Expired Status
1	174	Card Is Already In Inactive Status
1	175	Invalid MCC
1	176	MCC Already Attached To The Rule
1	177	MCC Not Attached To The Rule

Delivery Channel	Response Code	Response Description
14	178	MCC'S Already Attached To The Rule
14	179	MCC'S Not Attached To The Rule
14	20	Invalid Transaction Date
14	22	Duplicate RRN
14	29	Exceeding The Maximum Balance
14	33	Exceeds Usage Limit
14	41	Lost Card
14	45	First Transaction Must Be ATM Transaction
14	46	Closed Card
14	47	Expiry Date Check Failed
14	49	Invalid Data
14	51	Insufficient Balance
14	51	Insufficient Balance
14	54	Invalid Amount
14	54	Invalid Amount
14	62	Invalid Source Interface
14	89	Transaction Declined Due To System Error
14	89	Transaction Declined Due To System Error
14	89	Transaction Declined Due To System Error
14	89	Transaction Declined Due To System Error
14	L17	Daily Number Of Transaction Limit Exceeded
14	L18	Daily Transaction Amount Limit Exceeded
14	L19	Weekly Number Of Transaction Limit Exceeded
14	L20	Weekly Transaction Amount Limit Exceeded
14	L21	Monthly Number Of Transaction Limit Exceeded
14	L22	Monthly Transaction Amount Limit Exceeded
14	L23	Yearly Number Of Transaction Limit Exceeded
14	L24	Yearly Transaction Amount Limit Exceeded
14	L49	Transaction Amount Is Less Than Minimum Per Txn Amount
14	L50	Transaction Amount Is Greater Than Maximum Per Txn Amount
14	159	Card Already Replaced
14	161	All card/savings account balances must be at $0.00 before an account can be closed
14	180	Invalid Bin
14	181	Invalid Product Prefix
14	182	Old Card should be Starter Card for Replacement

Delivery Channel	Response Code	Response Description
14	183	New Card should be Starter Card for Replacement
14	184	Replacement Card should be in InActive status
14	185	Replacement Card should be Printer sent or Shipped Status
14	186	Replacement Card Already in use
14	187	From and To Proxy Number cant be same
14	188	AddOrDelete flag should be A for first time Rule Creation
14	189	From and To Card Number cant be same
14	209	System under maintenance
14	210	Target balance is less than current account balance
14	251	Transaction declined due to Spend delay
14	52	PIN Generation not done

Appendix II - Transaction Codes

Delivery Channel	Transaction Code	Transaction Description
01	10	ATM cash withdrawal
01	30	BALANCE ENQUIRY
01	11	ATM WITHDRAWAL AUTH
01	12	ATM WITHDRAWAL COMPLETION
01	31	AVAILABLE FUNDS INQUIRY
02	11	PREAUTH TRANSACTION
02	12	PREAUTH COMPLETION
02	14	POS PURCHASE
02	16	PURCHASE CASHBACK
02	25	MERCHANDISERETURN
02	30	AVAILABLE FUNDS INQUIRY
02	31	BALANCE ENQUIRY
02	13	PURCHASE CASHBACK AUTH TRANSACTION
02	15	MERCHANDISE RETURN AUTH TRANSACTION
02	18	E-COMMERCE PAYMENT
02	19	E-COMMERCE AUTH
02	20	E-COMMERCE COMPLETION
02	21	E-COMMERCE AUTH ADJUSTMENT
02	22	CASH DISBURSEMENT
02	23	PURCHASE CASHBACK AUTH COMPLETION
02	24	PREAUTH ADJUSTMENT
02	26	CASH DISBURSEMENT AUTH TRANSACTION
02	27	MERCHANDISE RETURN AUTH COMPLETION
02	28	CASH DISBURSEMENT AUTH COMPLETION
02	29	CASH DISBURSEMENT AUTH ADJUSTMENT
02	32	MERCHANDISE RETURN AUTH ADJUSTMENT
02	33	PURCHASE CASHBACK AUTH ADJUSTMENT
02	34	CARD VERIFICATION
02	35	CHECK CARD LOAD
02	36	MONEYSEND PAYMENT AUTH
02	37	MONEYSEND PAYMENT SETTLEMENT
02	38	ACCOUNT FUNDING TRANSACTION
02	39	QUASI CASH TRANSACTION
02	40	CHIT TRANSACTION
02	41	BILL PAYMENT TRANSACTION
02	42	PREPAID LOAD
02	43	ACCOUNT FUNDING AUTH TRANSACTION
02	44	ACCOUNT FUNDING AUTH COMPLETION

Delivery Channel	Transaction Code	Transaction Description
02	45	ACCOUNT FUNDING AUTH ADJUSTMENT
02	46	QUASI CASH AUTH TRANSACTION
02	47	QUASI CASH AUTH COMPLETION
02	48	QUASI CASH AUTH ADJUSTMENT
02	49	CHIT AUTH TRANSACTION
02	50	CHIT AUTH COMPLETION
02	51	CHIT AUTH ADJUSTMENT
02	52	BILL PAYMENT AUTH TRANSACTION
02	53	BILL PAYMENT AUTH COMPLETION
02	54	BILL PAYMENT AUTH ADJUSTMENT
02	55	PREPAID LOAD AUTH TRANSACTION
02	56	PREPAID LOAD AUTH COMPLETION
02	57	PREPAID LOAD AUTH ADJUSTMENT
03	01	GPR CARD MANUAL REG
03	02	ID CHECK FAILED PROCESSING GPR CARD
03	03	STARTER CARD MANUAL REG
03	04	ID CHECK FAILED PROCESSING STARTER CARD
03	11	PREAUTH HOLD RELEASE
03	12	FEE REV
03	13	MANUAL ADJ DR
03	14	MANUAL ADJ CR
03	15	CARD DE-HOT LIST
03	16	ORDER REPLACEMENT CARD
03	17	Update Profile Information
03	18	CSR INQUIRY
03	19	CSR ACHTXN PROCESS
03	20	ADHOC FEES DR
03	21	CSR-Replacement With Same Card
03	22	CSR-Replacement With New Card
03	23	KYC OVERRIDE GPR CARD
03	24	KYC OVERRIDE STARTER CARD
03	25	CSR-DISPUTE TRANSACTION
03	26	Replacement With Starter Card
03	27	Upgrade to personalized card
03	28	CSR -SMS AND EMAIL ALERT SETUP
03	29	Replacement with New Card(Expedited Shipping)
03	30	RESET USER PASSWORD
03	31	SAVING A/C EMAIL STATEMENT
03	32	SPENDING A/C EMAIL STATEMENT
03	33	DDA FORM GENERATION

Delivery Channel	Transaction Code	Transaction Description
03	34	UPDATE FEE PLAN
03	37	Update Profile With DOB And Last Name
03	38	Card To Card Transfer Request
03	39	Card To Card Transfer Approve
03	40	Card To Card Transfer Reject
03	41	SAVING A/C PAPER STATEMENT
03	42	SPENDING A/C PAPER STATEMENT
03	74	CARD ACTIVATION
03	75	CARD LOST-STOLEN
03	76	CARD BLOCK
03	78	CARD DAMAGE
03	79	Card Expired
03	83	CARD STATUS UPDATE_CLOSE
03	84	MONITORED CARD
03	85	HOT CARDED
03	86	RETURNED MAIL
03	87	RESTRICTED CARD
03	05	SAVING A/C VIEW STATEMENT
03	06	SPENDING A/C VIEW STATEMENT
03	07	ROLLBACK CARD STATUS
03	43	Address Verified OR Flag Reset
03	44	SAVING TO SPENDING ACCOUNT TRANSFER
03	45	SPENDING TO SAVING ACCOUNT TRANSFER
03	46	PRINTER PENDING
03	47	PRINTER SENT
03	48	SHIPPED
03	49	ADDRESS VERIFICATION QUEUE
03	50	KYC FAILED
03	51	FRAUD HOLD
03	80	CARD SPEND DOWN
03	81	Card Status Change to Inactive
03	88	DISPUTE APPROVED
03	89	DISPUTE REJECT
03	90	Non-US Starter Card to GPR Registration
03	91	Address Verification Override
03	92	Online UserId Unlock
03	93	CSR ACH transaction
03	95	DISPUTE CLOSED
04	10	CASH WITHDRAWAL
04	14	PURCHUOU

Delivery Channel	Transaction Code	Transaction Description
04	30	BALANCE ENQUIRY
04	57	TESTMM
04	68	INITIAL LOAD
04	69	CARD ACTIVATION
04	75	CARD STATUS UPDATE-HOTLIST
04	76	CARD STATUS UPDATE-BLOCK
04	77	CARD STATUS UPDATE-DEBLOCK
04	80	DIRECT LOAD
04	82	BANK LOAD
04	83	CARD STATUS UPDATE-CLOSE
04	84	PROFILE UPDATE
04	85	CARD RELOAD
04	87	CARD TOPUP REVERSAL
04	88	CASH BACK LOAD
04	92	ADMIN DEBIT/CREDIT
04	93	ADMIN DEBIT/DEBIT
04	94	MMPOS BALANCE ENQUIRY
04	95	MMPOS Account Statement
04	96	MMPOS Current Month Statement
04	40	Opt In / Opt Out
04	81	B2B Reload
04	86	TRANSFER LOAD
04	90	Order Personalized Card
04	91	Personalized Card Order with Initial Load
04	97	VIEW CLAWBACK FEE DETAILS
04	98	GET STATUS
05	01	Card Status update to Active
05	02	Card Status update to Closed
05	03	Card Status update to Suspended Credit
05	04	Card Status update to Passive
05	05	Card Status update from Passive
05	06	Card Issuance Status update to Shipped
05	07	Card Issuance Status update to Printer Sent
05	11	DEFAULT
05	12	SAV ACC CLSE AND FUNDS TRANS
05	13	SAVINGS ACCT INTEREST POSTING
05	14	BATCHUPLOAD PROCESS
05	15	BATCHUPLOAD PROFILE UPDATE
05	16	MONTHLY FEE
05	17	FEE-INACTIVITY
05	18	ANNUAL FEE

Delivery Channel	Transaction Code	Transaction Description
05	19	Manual Bal Adj Batch DR
05	20	Manual Bal Adj Batch CR
05	21	First Month transfer Savings
05	22	First Month transfer Savings
05	23	SAVINGS ACCT INTIAL TRANSFER
05	24	PREAUTH HOLD RELEASE
05	25	PASSIVE STATUS UPDATE
05	26	PINTRIES-CARDSTAT UPDATE
05	27	Batch File Upload Card Close
05	28	Batch File Upload Card Block
05	29	Batch File Upload Card Deblock
05	30	Batch File Upload Card Activation
05	31	Batch File Upload Card On hold
05	32	Batch File Upload Card Expired
05	33	Batch File Upload Card Inactivation
05	34	Batch File Upload Profile Update
05	35	Batch File Upload CARD LOAD
05	36	Batch File Upload CARD UNLOAD
05	59	CARD DEBLOCK
05	76	CARD BLOCK
05	90	CARD REPLENISHMENT
05	94	MINI STATEMENT(SPPRT)
05	96	ONLINE PIN CHANGE
05	AC	ACCOUNT CLOSE
05	AD	ACCOUNT DELINK
05	AL	ACCOUNT LINK
05	AR	ACCOUNT REFUND
05	CA	ADDRESS CHANGE
05	CI	CARD ISSUANCE
05	CL	CARD CLOSE
05	IL	INITIAL LOAD
05	LU	LIMIT UPDATE
05	OP	ONLINE PIN CHANGE
05	RN	CARD RENEWAL
05	SC	CARD STATUS CHANGE
05	SD	DEHOT LIST
05	SH	HOT LIST
05	SI	REISSUE
05	SP	REPIN
05	SR	REFUND

Delivery Channel	Transaction Code	Transaction Description
05	08	Card Status update to InActive
05	09	Card Status update to Active UnRegistered
05	37	Batch File Upload - Card Top-Up
05	38	Address Verification Flag Set
05	39	Card Renewal
05	40	SAVING ACCOUNT CLOSURE WITH FUND TRANSFER
05	41	Card Status update to Damage
05	42	JH Load
05	43	Weekly Transfer
05	44	BiWeekly Transfer
05	45	Monthly Transfer
05	46	SAVINGS ACCOUNT CREATION
05	47	SAVING ACCOUNT CLOSURE DUE TO MAX TRANSFER
05	51	Updating card/application status
05	97	WEEKLY FEE
05	98	Automatic closure of card
05	EX	Card Status updated to Expired
06	01	CARDISSUANCE
06	02	PIN GENERATION
06	03	STARECARDTOGPR
06	04	Storing User Credentials
06	05	Non-US Starter Card to GPR Registration
06	06	ID Scan
07	01	ACCOUNT VALIDATION
07	02	CARD ACTIVATION
07	03	UPDATE PIN/UPDATE PIN REVERSAL
07	04	RECENT STATEMENT
07	05	CARD BLOCK
07	06	CARD DEBLOCK
07	07	CARD TO CARD TRANSFER
07	08	CARD TOPUP
07	09	IVR GPR CARD ACTIVATION
07	10	SPENDING TO SAVINGS TRANSFER
07	11	SAVINGS TO SPENDING TRANSFER
07	12	IVR SAVINGS ACCOUNT CLOSE
07	13	IVR SAVINGS ACCOUNT BALANCE
07	14	SAV ACCT RE-OPEN
07	15	IVR SAVINGS ACCT STATEMENT
07	16	IVR_SavingsAcctAuto_Settings
07	17	IVR_SavingsAcctCurr_Settings
07	18	IVR CALL LOGID

Delivery Channel	Transaction Code	Transaction Description
07	19	Card status inquiry based on card number
07	20	Update Zip Code For Active Unregistered Card
07	21	IVR SAVINGS ACCT CLOSE WITH BAL TRANSFER
07	22	Login Transaction
07	23	Fee Cap Information
07	24	Update Mobile Number
07	25	TAX REFUND STATUS
07	26	Set Alerts
07	27	View Alerts
07	28	Pending Transactions
07	29	Failed Registration Inquiry
07	30	Alternate Login
07	31	Opt In / Opt Out
07	32	PIN Retrieval
07	33	PIN Reset or Retrieve
08	21	PREVALINS
08	22	VAL INSERTION
08	23	SPIL BAL INQUIRY
08	24	SPIL STAT INQUIRY
08	25	PRE ACTIVATION
08	26	ACTIVATION
08	28	DEACTIVATION
08	30	Target Registration
08	31	SPIL Preauth Activation
08	32	SPIL Activation
08	33	SPIL Activation Reversal
08	34	SPIL TARGET REGISTRATION
10	01	CARD VALIDATION
10	02	CARD ACTIVATION
10	03	UPDATE/CHANGE PIN
10	04	RECENT TRANSACTIONS
10	05	REPORT CARD LOST/STOLEN
10	06	REPORT CARD FOUND
10	07	CARD TO CARD TRANSFER
10	08	CARD TOPUP
10	09	UPDATE CONTACT INFORMATION
10	10	DIRECT DEPOSIT FORM
10	11	ORDER REPLACEMENT CARD
10	12	ACCOUNT STATEMENT
10	13	SMS AND EMAIL ALERTS
10	15	PERSONAL INFO ENQUIRY

Delivery Channel	Transaction Code	Transaction Description
10	16	CARD INFO ENQUIRY
10	17	CURRENT MONTH ENQUIRY
10	18	SAVINGS ACCOUNT CREATION
10	19	SPENDING TO SAVINGS TRANSFER
10	20	SAVINGS TO SPENDING TRANSFER
10	21	CHW SAVINGS ACCOUNT CLOSE
10	22	CHW SAVINGS ACCOUNT BALANCE
10	23	CHW USERNAME PASSWORD CREATION
10	24	CHW USERNAME PASSWORD AUTH
10	25	CHW USERNAME PWD ALTERNATEAUTH
10	26	CHW USERNAME REGIS STATUS
10	27	CHW USER SECURITY QUESTIONS
10	28	CHW USER SECURITY QUEST ANS
10	29	CHW NEW USERNAME PASSWORD
10	30	CHW CHANGE USER PASSWORD
10	31	CARD DETAILS INQUIRY
10	32	SAV ACCT RE-OPEN
10	33	CHW SAVINGS ACCT STATEMENT
10	34	CHW_SavingsAcctAuto_Settings
10	35	CHW_SavingsAcctCurr_Settings
10	36	CHW SAVINGS ACCT HISTORY
10	37	CHW_UserLogin
10	38	CHW_ViewAlerts
10	39	CHW_MessageCenterQuestion
10	40	CHW SAVINGS ACCT CLOSE WITH BAL TRANSFER
10	41	CHW SAVINGS ACCOUNT PARAM
10	99	Replacement with New Card(Expedited Shipping)
10	42	CTOC FEE DETAILS
10	43	Fee Cap Information
10	44	GPR Card for Registered Starter Card
10	45	Opt In / Opt Out
10	46	Change Password Initiation
10	47	Change Password Request without Old Password
10	48	KYC Registration
10	49	Partner Id Authentication
10	50	Change Password Verification
11	01	Return File Name Update transaction
11	11	STATUS INQUIRY
11	22	CREDIT FOR CHECKING ACCOUNT
11	23	PRE-NOTE FOR CHECKING ACCOUNT

Delivery Channel	Transaction Code	Transaction Description
11	27	DEBIT FOR CHECKING ACCOUNT
11	32	CREDIT FOR SAVINGS ACCOUNT
11	33	PRE-NOTE FOR SAVINGS ACCOUNT
11	37	DEBIT FOR SAVINGS ACCOUNT
13	01	USER LOGON
13	02	VIEW ACCOUNT DETAILS
13	03	LIST OF ACCOUNT DETAILS
13	04	SPENDING TO SAVINGS TRANSFER
13	05	VIEW ALERTS
13	06	ALERT DETAILS
13	07	SET ALERT
13	08	FORGOT PASSWORD-SECURITY QUEST
13	09	USER SPECIFIC SEQURITY QUEST
13	10	SET NEW PASSWORD
13	11	SAVINGS TO SPENDING TRANSFER
13	12	MOB SAVINGS ACCT CLOSE WITH BAL TRANSFER
13	13	CARD TO CARD TRANSFER
13	14	Fee Cap Information
13	15	VIEW CONTACT INFORMATION
13	16	UPDATE CONTACT INFORMATION
13	17	Registration API
13	18	PIN GENERATION
13	19	Personalized Card Registration
13	20	Storing User Credentials
13	21	CARD ACTIVATION
13	22	USERNAME REGIS STATUS
13	23	USER SECURITY QUESTIONS
13	24	USER SECURITY QUEST ANS
13	25	NEW USERNAME PASSWORD
13	26	CHECK DEPOSIT PENDING
13	27	DEPOSIT ID UPDATE
13	28	CHECK DEPOSIT ACCEPTED
13	29	CHECK DEPOSIT REJECTED
13	30	CHECK DEPOSIT STATUS INQUIRY
13	31	GPR Card for Registered Starter Card
13	32	Opt In / Opt Out
13	33	Change Password Request with Old Password
13	34	Change Password Initiation
13	35	Change Password Request without Old Password
13	36	RETRIEVE CUSTOMER INFORMATION

Delivery Channel	Transaction Code	Transaction Description
13	37	TRANSLATE CUSTOMER LOCATOR
13	38	Partner Id Authentication
13	40	On Us Fund Request
13	41	On Us Return Request
13	42	On Us Fund Settlement
13	43	On Us Return Settlement
13	44	Cell Phone Number Inquiry
13	45	SAVINGS ACCOUNT CREATION
13	46	Customer Information
13	47	Card Data
13	48	Change Password Verification
13	49	ID Scan
13	53	On US Fund Debit
13	54	On US Fund Credit
13	55	CHECK DEPOSIT
14	01	PROFILE UPDATE
14	02	CARD UNLOAD
14	03	CARD LOAD
14	04	CARD CLOSE
14	05	CARD BLOCK
14	06	CARD DE-BLOCK
14	07	CARD ACTIVATION
14	08	CARD ON HOLD
14	09	CARD EXPIRED
14	11	Update MCC Rule
14	13	BALANCE ENQUIRY
14	14	TRANSACTION HISTORY
14	15	CARD DEACTIVATION
14	16	CARD TOP-UP
14	17	LIST MCC RULE

Appendix III - Country Codes

Country Code (in upper case)	Country Name
USA	United States of America
CANADA	Canada

Appendix V – US State Codes

State Code (in upper case)	State Name
NY	NEW YORK
CA	CALIFORNIA
CO	COLORADO
HI	HAWAII
AL	ALABAMA
FL	FLORIDA
IN	INDIANA
KS	KANSAS
AR	ARKANSAS
MI	MICHIGAN
NJ	NEW JERSEY
PA	PENNSYLVANIA
WA	WASHINGTON
CT	CONNECTICUT
DE	DELAWARE
DC	DISTRICT OF COLUMBIA
GA	GEORGIA
ID	IDAHO
IL	ILLINOIS
AK	ALASKA
IA	IOWA
AZ	ARIZONA
KY	KENTUCKY
LA	LOUISIANA
ME	MAINE
MD	MARYLAND
MA	MASSACHUSETTS
MN	MINNESOTA
MS	MISSISSIPPI
MO	MISSOURI
MT	MONTANA
NE	NEBRASKA
NV	NEVADA
NH	NEW HAMPSHIRE
NM	NEW MEXICO
NC	NORTH CAROLINA
ND	NORTH DAKOTA
OH	OHIO
OK	OKLAHOMA
OR	OREGON

State Code (in upper case)	State Name
RI	RHODE ISLAND
SC	SOUTH CAROLINA
SD	SOUTH DAKOTA
TX	TEXAS
UT	UTAH
VT	VERMONT
VA	VIRGINIA
WV	WEST VIRGINIA
WI	WISCONSIN
WY	WYOMING

Appendix IV - Currency Codes

ISO Currency Code	Short name	Description
124	CAD	Canadian Dollars
840	USD	US Dollars

Appendix VI – GPR Card Status Codes

Card Status Code	Status description
0	INACTIVE
1	ACTIVE
11	HOT CARDED
12	SUSPENDED CREDIT
13	ACTIVE-UNREGISTERED
14	SPEND DOWN
15	FRAUD HOLD
2	LOST-STOLEN
3	DAMAGE
4	RESTRICTED
5	MONITORED
6	ON HOLD
7	EXPIRED CARD
8	PASSIVE
9	CLOSED

Appendix VII – Transaction Reason Codes

Reason Code	Description
2	Card Lost
3	Card Stolen
4	CARD RESTRICT
5	FRAUD TEAM MONITORED
6	FRAUD TEAM HOT CARDED
7	CARD FOUND
8	Activate
9	Card Close
10	CARD LOST or Expired
11	PIN REGENERATE
12	FRAUD TEAM RETURNED MAIL
13	DD Exception
14	Update Limits
15	Provisional Credit
16	Customer Service Adjustment(DEBIT)
17	Check Refund
18	Misc Fee Adjustment(DEBIT)
19	Representment
20	Chargeback(DEBIT)
21	Negative Balance Write-off
22	Write Off(DEBIT)
23	Merchant Refund
24	Fraud(DEBIT)
25	ATM Fee Refund
26	Replacement with starter card
27	Upgrade to personalized card
29	TEST REASON NEW
30	Stolen
31	TOPUP
32	LIMITS UPDATE RE
34	CHANGE
35	Linking
36	Account close
38	PAN affected
39	Account delink
40	Pan closed
41	Account delink
42	Pan affected
43	Other
44	Replace account
45	Card renewal

Reason Code	Description
46	Change status
47	Card loader
48	Initial Load.
49	Initial Load
50	New Address
51	Account Close
52	PAN Closed
53	Refund Account
54	De block
55	Active Card
56	Hotlist and Reissue
59	Online PIN Change
60	Card Active
61	Per Customer Request
62	Fraud Investigation
63	Profile update
64	Card Upgrade Fee - RUSH
65	Replacement Card Fee - USPS
66	Replacement Card Fee - RUSH
67	Incorrect Fee
68	Courtesy Reversal
69	Duplicate Auth
70	Void not Processed
71	Merchant Error
72	Update Fee Plan
73	Monthly Access Fee
74	Card Transfer Fee
75	POS Fee
76	Decline Fee
77	Mail-In Reload
78	ACH Return
79	Customer Service Adjustment
80	Misc Fee Adjustment
81	Statement Fee
82	Live Agent Customer Support Fee
83	Account Cash-Out Fee
89	Card Found
99	Card Lost.
101	Divorced
102	Wrong Date Of Birth
103	Marriage
104	Card On Hold
105	Card Expired
106	Card De-active

Appendix VIII – Call Category Types

Call Category Code	Call category Code Description
1	General Account Information
2	Lost or Stolen Card
3	Declined Card
4	Incorrect Charge
5	Cancel Account
6	Service Question
7	Replacement Card
8	Change Account Info
9	Suspend
10	Card Status
11	Returned Mail
12	Direct Deposit/ACH
13	Fees
14	Other requires Comment Field
15	IVR Lost PIN

END OF DOCUMENT

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