PINAUTHENTICATIONMWSERVICE SPECIFICATION

Release: 1.0
Date: 30 Apr,2015

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Table of Contents

Page

Objective

This service authenticates if the PIN and other card details, for the provided Credit or Debit card, are valid or not.

Verify PIN

This service authenticates if the PIN and other card details, for the provided Credit or Debit card, are valid or not:

Operation Name : VerifyPin

REQUEST

HEADER

Field	Length	M/O	Description
UniqueId	9	M	Unique Alphanumeric ID (without special characters) from the source system
ServiceRequestId	30	M	Hardcoded Value – MW.HKN
ServiceRequestVersion	3	M	Hardcoded Value – 1.0
ChannelId	3	M	Hardcoded Value – HKN

BODY

Field	Length	M/O	Description
ExpiryDate	4	M	Card Expiry Date in yymm format.
Pin	6	M	Card PIN
CardNo	16	M	16 Digit Card Number
Currency	3	M	Hard Coded Value : 356
ProductCode	10	M	Value is DEBITCARD in case of authenticating a debit card. If Credit card is being authenticated, value is CREDITCARD

Sample

```
<soapenv:Envelope
xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/"
xmlns:tem="http://tempuri.org">
   <soapenv:Header>
      <tem:subHeader>
         <tem:UniqueId>PINATH001</tem:UniqueId>
         <tem:ServiceRequestId>MW.HKN</tem:ServiceRequestId>
         <tem:ServiceRequestVersion>1.0</tem:ServiceRequestVersion>
         <tem:ChannelId>HKN</tem:ChannelId>
      </tem:subHeader>
   </soapenv:Header>
   <soapenv:Body>
      <tem:PinAuthenticateRequest>
         <tem:ExpiryDate>1903</tem:ExpiryDate>
         <tem:Pin>PD0001</tem:Pin>
         <tem:CardNo>DEBITCARD0000001</tem:CardNo>
         <tem:Currency>356</tem:Currency>
         <tem:ProductCode>debitcard</tem:ProductCode>
      </tem:PinAuthenticateRequest>
   </soapenv:Body>
</soapenv:Envelope>
```

RESPONSE

HEADER

Field	Length	M/O	Description
UniqueId	9	M	Unique Alphanumeric ID (without special characters) from the source system
ServiceRequestId	30	M	Hardcoded Value – MW.HKN
ServiceRequestVersion	3	M	Hardcoded Value – 1.0
ChannelId	3	M	Hardcoded Value – HKN

BODY

Field	Length	M/O	Description
RspCode	3	M	Response Codes from the Authentication System. Refer Response Code Master (last section) for the Code Description
RspDesc	99	M	Description

Sample

```
<NS1:Envelope xmlns:NS1="http://schemas.xmlsoap.org/soap/envelope/">
  <NS1:Header>
    <NS2:subHeader xmlns:NS2="http://tempuri.org">
      <NS2:UniqueId>PINATH001</NS2:UniqueId>
      <NS2:ServiceRequestId>MW.HKN</NS2:ServiceRequestId>
      <NS2:ServiceRequestVersion>1.0</NS2:ServiceRequestVersion>
      <NS2:ChannelId>HKN</NS2:ChannelId>
    </NS2:subHeader>
  </NS1:Header>
  <NS1:Body>
    <NS3:PinAuthenticateResponse xmlns:NS3="http://tempuri.org">
      <NS3:CustomerName>XXXXXXXXX</NS3:CustomerName>
      <NS3:CustomerAccountNumber>ACCTNO00000006</NS3:CustomerAccountNumber>
      <NS3:CustomerId>CUST01006</NS3:CustomerId>
      <NS3:RspCode>00</NS3:RspCode>
      <NS3:RspDesc>Authenticated.</NS3:RspDesc>
    </NS3:PinAuthenticateResponse>
  </NS1:Body>
</NS1:Envelope>
```

Response Code Master

Response Codes	Description
"00"	approved - balance avail
"00"	approved - balance unavail
"11"	approved - vip
"11"	approved - vip
"79"	approved - admin tran
"80"	approved - National Neg hit okay
"81"	approved - commericial
"05"	unauthorized usage
"54"	expired card
"75"	pin tries exceeded
"31"	no sharing
"82"	Private, no security box
"12"	invalid transaction
"57"	tran not permitted
"41"	lost card
"14"	invalid card number
"62"	restricted card
"83"	private (no accounts)
"84"	no pbf
"85"	pbf update error
"86"	invalid auth type
"87"	bad track2
"12"	invalid tranx
"T1"	invalid amount
"T2"	format error
"88"	private ptlf error
"30"	format error
"15"	no idf
"R8"	private card on NATION NEG FILE
"89"	invalid route service
"N0"	unable to authorize
"N1"	invalid pan length

"51"	not sufficient fund
"N2"	pre auth full
"94"	duplicate transaction
"N3"	private max online refund reached
"N4"	private max offline refund reached
"N5"	private max credit per refund
"65"	exceeds withdrawal frequency limit
"N6"	max refund credit reached
"N7"	customer selected neg reason
"57"	transaction not permitted to cardholder
"N8"	overfloor limit
"N9"	max number of refund credit
"01"	refer to card issuer
"T5"	CAF status 0 or 9
"T6"	Bad UAF
"O1"	referral file full
"O1"	neg file problem
"O2"	advance less than min
"O3"	delinquent
"O4"	over limit table
"61"	exceeds withdrawal amt. limit
"O5"	private pin required
"O6"	mod 10 check
"O7"	force post
"O8"	bad pbf
"06"	unable to process tranx.
"02"	refer to card issuer special cond.
"02"	!""""""""""""""""""""""""""""""""""""
"O9"	neg file problem
"P0"	caf file problem
"T3"	no card record
"T4"	invalid amount
"P1"	over daily limit
"P2"	capf no found
"P3"	advance less than min
"P4"	num of times used exceeded

"P5"	delinquent
"P6"	over limit table
"68"	response recieved to late
"S4"	ptlf is full
"S8"	Admin file error
"S9"	security device error
"01"	ARQC failure
"01"	CVR Referral
"01"	TVR Referral
"01"	Reason On-line Referral
"01"	Fallback Referral
"03"	invalid merchant
"83"	private (no accounts)
"55"	incorrect pin
"P7"	advance less amount
"P8"	admin card needed
"P9"	enter lesser amount
"13"	invalid amount
"56"	caf not found
"Q0"	invalid tran date
"Q1"	invalid expiration date
"Q2"	invalid trancode
"T7"	cash back > daily limit
"05"	ARQC failure
"05"	HSM parameter error
"05"	HSM failure
"05"	KEYI Record not found
"05"	ATC check failure
"05"	CVR decline
"05"	TVR decline
"05"	Reason On-line decline
"05"	Fallback Decline
"38"	allowable PIN tries exceeded
"33"	expired card
"36"	restricted card
"43"	stolen card
"Q3"	advance less than min

"Q4"	number of times used exceeded
"Q5"	delinquent
"Q6"	over limit table
"Q7"	amount over max
"04"	CAPTURE
"04"	ARQC failure
"04"	CVR Capture
"04"	TVR Capture
"Q8"	! admin card not found
"Q9"	! admin card not allowed
"R0"	! approved admin request in window
"R1"	! approved admin request out window
"R2"	! approved admin request anytime
"R3"	! chargeback customer file updated
"R4"	! chargeback cust.file updated acgr.not fo
"R5"	! chargeback incorrect prefix number
"R6"	! chargeback incorrect rsp code or cpf con
"R7"	! admin transactions not supported
"S5"	! Approved, customer files not updated
"S6"	! Approved, files not updated Acq. not fou
"S7"	! Accepted, incorrect destination