



CREDITCARDMWSERVICE SPECIFICATION

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Objective

The objective of this document is to list the specifications for CreditCardMWService which interacts with Credit Card System to provide the following functionalities:

1. Credit Card Statement
2. Credit Card Bill Payment
3. Block Credit Card

Credit Card Statement

This service fetches the credit card statement for the provided credit card number from the Credit Card System:

Operation Name : CreditCardStatement

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
MessageIdentifier	NA	M	Unique Message number for the request
Length	1	O	Hardcoded value : 0
Duration	4	O	Hardcoded value : Last
FromDate	10	O	Date in yyyy-mm-dd format, from credit card statement is required.
ToDate	10	O	Date in yyyy-mm-dd format, till credit card statement is required.
Content	7	M	Hardcoded value : Account

Specification for CreditCardMWService

ParamType	1	M	Hardcoded value : C
ParamValue	16	M	Credit Card Number for which statement is being requested

Sample

```
<soapenv:Envelope
xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/"
xmlns:tem="http://tempuri.org">
  <soapenv:Header>
    <tem:subHeader>
      <tem:UniqueId>CCST00001</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:CreditCardStatement>
      <!--Optional:-->
      <tem:RequestInfo>
        <!--Optional:-->
        <tem:Header>
          <!--Optional:-->
          <tem:MessageIdentifier>000000031</tem:MessageIdentifier>
        </tem:Header>
        <!--Optional:-->
        <tem:Paging>
          <tem:Length>0</tem:Length>
        </tem:Paging>
        <!--Optional:-->
        <tem:Duration>Last</tem:Duration>
        <tem:Content>Account</tem:Content>
        <!--Optional:-->
        <tem:ParamType>C</tem:ParamType>
        <!--Optional:-->
        <tem:ParamValue>CREDITCARD000023</tem:ParamValue>
      </tem:RequestInfo>
    </tem:CreditCardStatement>
  </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

Specification for CreditCardMWSservice

ChannelId	3	M	Hardcoded Value – HKN
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BODY

Field	Length	M/O	Description
MessageIdentifier	NA	M	Backend System generated number.
Code	NA	M	Status code of the request.
Description	NA	M	Status description of the request.
<i>StatementHeader</i>			
Account	NA	M	Loan Account Number.
Title	NA	M	Title
FirstName	NA	M	First Name
MiddleName	NA	M	Middle Name
LastName	NA	M	Last Name
AddressLine1	NA	M	Address Line 1
AddressLine2	NA	M	Address Line 2
AddressLine3	NA	M	Address Line 3
AddressLine4	NA	M	Address Line 4
AddressLine5	NA	M	Address Line 5
City	NA	M	City
Country	NA	M	Country
ZIP	NA	M	ZIP
OpeningBalance	NA	M	Opening Balance
ClosingBalance	NA	M	Closing Balance
RewardPoints	NA	M	Reward Points
Currency	NA	M	Currency
MinimumDueAmount	NA	M	Minimum Due Amount
OverdueAmount	NA	M	Overdue Amount
DueDate	NA	M	Due Date
PrintDueDate	NA	M	Print Due Date
CreditLimit	NA	M	Credit Limit
PointsAdded	NA	M	Points Added
PointsRedeemed	NA	M	Points Redeemed
TotalPoints	NA	M	TotalPoints
OpeningInterest	NA	M	Opening Interest

Specification for CreditCardMWSERVICE

InterestAmount	NA	M	Interest Amount
<i>TransactionDetails</i>			
ParamValue	NA	M	Credit Card Number
PostingDate	NA	M	Posting Date
Amount	NA	M	Amount
OriginalMessageType	NA	M	Original Message Type
MessageType	NA	M	Message Type
ProcessingCode	NA	M	Processing Code
TransactionCurrency	NA	M	Transaction Currency
TrxnAmount	NA	M	Transaction Amount
TrxnDate	NA	M	Transaction Date
ReasonCode	NA	M	Reason Code
MCC	NA	M	MCC
MerNumber	NA	M	Merchant Number
MerName	NA	M	Merchant Name
MerCountry	NA	M	Merchant Country
TransactionDescription	NA	M	Transaction Description
EMIEligibility	NA	M	EMI Eligibility

Sample

```
<NS1:Envelope xmlns:NS1="http://schemas.xmlsoap.org/soap/envelope/">
  <NS1:Header>
    <NS2:subHeader xmlns:NS2="http://tempuri.org">
      <NS2:UniqueId>CCST00001</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:CreditCardStatementResponse xmlns:NS3="http://tempuri.org">
      <NS3:CreditCardStatementResult>
        <NS3:Header>
          <NS3:MessageIdentifier>555b3e43-4ad3-4d85-b5ff-432d699f2718</NS3:MessageIdentifier>
        </NS3:Header>
        <NS3:Response>
          <NS3:Code>0</NS3:Code>
          <NS3:Description>Success</NS3:Description>
        </NS3:Response>
        <NS3:Paging>
          <NS3:Length>0</NS3:Length>
        </NS3:Paging>
      </NS3:CreditCardStatementResult>
    </NS3:CreditCardStatementResponse>
  </NS1:Body>
</NS1:Envelope>
```

```

</NS3:Paging>
<NS3:StatementHeader>
  <NS3:AccountNumber>ACTLN0000000002</NS3:AccountNumber>
  <NS3:CustomerAddress>
    <NS3:Title>MR</NS3:Title>
    <NS3:FirstName>XXXXXXXXXX</NS3:FirstName>
    <NS3:MiddleName>XXXXXXXXXX</NS3:MiddleName>
    <NS3:LastName>XXXXXXXXXX</NS3:LastName>
    <NS3:AddressLine1>XXXXXXXXXX</NS3:AddressLine1>
    <NS3:AddressLine2>XXXXXXXXXX</NS3:AddressLine2>
    <NS3:AddressLine3>XXXXXXXXXX</NS3:AddressLine3>
    <NS3:AddressLine4>XXXXXXXXXX</NS3:AddressLine4>
    <NS3:AddressLine5>XXXXXXXXXX</NS3:AddressLine5>
    <NS3:City>MUMBAI</NS3:City>
    <NS3:Country>356</NS3:Country>
    <NS3:ZIP>3930971239</NS3:ZIP>
  </NS3:CustomerAddress>
  <NS3:CreditBalance>
    <NS3:OpeningBalance>-710651.49</NS3:OpeningBalance>
    <NS3:ClosingBalance>-1076536.59</NS3:ClosingBalance>
    <NS3:RewardPoints>10904.50</NS3:RewardPoints>
    <NS3:Currency>356</NS3:Currency>
    <NS3:MinimumDueAmount>-1061763</NS3:MinimumDueAmount>
    <NS3:OverDueAmount>-348691.93</NS3:OverDueAmount>
    <NS3:DueDate>2014-10-09</NS3:DueDate>
    <NS3:PrintDueDate>2017-10-05</NS3:PrintDueDate>
    <NS3:CreditLimit>92000</NS3:CreditLimit>
    <NS3:PointsAdded>0</NS3:PointsAdded>
    <NS3:PointsRedeemed>0</NS3:PointsRedeemed>
    <NS3:TotalPoints>0</NS3:TotalPoints>
  </NS3:CreditBalance>
  <NS3:CreditInterest>
    <NS3:OpeningInterest>0</NS3:OpeningInterest>
    <NS3:InterestAmount>0</NS3:InterestAmount>
  </NS3:CreditInterest>
</NS3:StatementHeader>
<NS3:Transaction>
  <NS3:ParamValue>CREDITCARD000023</NS3:ParamValue>
  <NS3:TransactionDetails>
    <NS3:PostingDate>2017-09-08</NS3:PostingDate>
    <NS3:Amount>1777.48</NS3:Amount>
    <NS3:OriginalMessageType>TFEE</NS3:OriginalMessageType>
    <NS3:MessageType>0420</NS3:MessageType>
    <NS3:ProcessingCode>193000</NS3:ProcessingCode>
    <NS3:TransactionCurrency>356</NS3:TransactionCurrency>
    <NS3:TrxnAmount>1777.48</NS3:TrxnAmount>
    <NS3:TrxnDate>2014-09-08</NS3:TrxnDate>
    <NS3:ReasonCode>STAX</NS3:ReasonCode>
    <NS3:MCC/>
    <NS3:MerNumber/>
    <NS3:MerName/>
    <NS3:MerCountry/>
    <NS3:TransactionDescription>Service
Tax</NS3:TransactionDescription>

```

```
        <NS3:EMIEligibility>N</NS3:EMIEligibility>
      </NS3:TransactionDetails>
    </NS3:Transaction>
  <NS3:Transaction>
    <NS3:ParamValue>CREDITCARD000023</NS3:ParamValue>
    <NS3:TransactionDetails>
      <NS3:PostingDate>2014-09-08</NS3:PostingDate>
      <NS3:Amount>-9819.27</NS3:Amount>

  <NS3:OriginalMessageType>DBINT</NS3:OriginalMessageType>
    <NS3:MessageType>0220</NS3:MessageType>
    <NS3:ProcessingCode>193000</NS3:ProcessingCode>
    <NS3:TransactionCurrency>356</NS3:TransactionCurrency>
    <NS3:TrxnAmount>9819.27</NS3:TrxnAmount>
    <NS3:TrxnDate>2014-09-08</NS3:TrxnDate>
    <NS3:ReasonCode/>
    <NS3:MCC/>
    <NS3:MerNumber/>
    <NS3:MerName/>
    <NS3:MerCountry/>

  <NS3:TransactionDescription>Interest</NS3:TransactionDescription>
    <NS3:EMIEligibility>N</NS3:EMIEligibility>
  </NS3:TransactionDetails>
</NS3:Transaction>
  <NS3:Transaction>
    <NS3:ParamValue>CREDITCARD000023</NS3:ParamValue>
    <NS3:TransactionDetails>
      <NS3:PostingDate>2014-09-08</NS3:PostingDate>
      <NS3:Amount>-12286.70</NS3:Amount>

  <NS3:OriginalMessageType>DBINT</NS3:OriginalMessageType>
    <NS3:MessageType>0220</NS3:MessageType>
    <NS3:ProcessingCode>193000</NS3:ProcessingCode>
    <NS3:TransactionCurrency>356</NS3:TransactionCurrency>
    <NS3:TrxnAmount>12286.70</NS3:TrxnAmount>
    <NS3:TrxnDate>2014-09-08</NS3:TrxnDate>
    <NS3:ReasonCode/>
    <NS3:MCC/>
    <NS3:MerNumber/>
    <NS3:MerName/>
    <NS3:MerCountry/>

  <NS3:TransactionDescription>Interest</NS3:TransactionDescription>
    <NS3:EMIEligibility>N</NS3:EMIEligibility>
  </NS3:TransactionDetails>
</NS3:Transaction>
  </NS3:CreditCardStatementResult>
</NS3:CreditCardStatementResponse>
</NS1:Body>
</NS1:Envelope>
```


Credit Card Bill Payment

This service provides the facility to pay bill to the Credit Card System. Please note that before using this service, a transaction of amount equivalent to bill amount is required to be initiated through

*CoreMWService (WithInBankTransfer Operation) to Credit Card Pool Account (CCPOOL000000001). The reference number for that transaction which is combination of ChannelId and UniqueId has to be passed in Free Text field of BillPay Request. Passing of the reference number is required to link the fund transfer transaction and bill pay request.

In essence, To implemet Bill Pay facility, the source system needs to first call CoreMWService (WithInBankTransfer Operation) and then this BillPay Operation and need to pass the amount and reference number of that transaction in this request.

*Refer CoreMWService.pdf for details about CoreMWService.

Following are the specifications for the BillPay Operation :

Operation Name : BillPay

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
MessageIdentifier	NA	M	Unique Message number for the request
ParamType	1	M	Hardcoded value : C
ParamValue	16	M	Credit Card Number for which bill is required to be paid
ToPost	4	M	Hardcoded value : Card
TransactionDate	10	O	Transaction Date
ValueDate	10	O	Value Date
Currency	3	O	Hardcoded value : 356
Amount	19	M	Amount paid through CoreMWService (WithInBankTransfer Operation) for Credit Card Bill
Type	5	M	Hardcoded value : PAYMT

Specification for CreditCardMWService

TranParticular	4	M	Hardcoded value : SMSP
FreeText	NA	M	Narration Field. Required to relate the Transaction made through CoreMWService with the Credit Card Bill payment request. #+ChannelId+UniqueId. For example if ChannelId for the transaction through CoreMWService is HKN and UniqueId for the same transaction is 000000001, then #HKN000000001 should be passed in this field. For more clarification refer sample request.

Sample

```
<soapenv:Envelope xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/"
xmlns:tem="http://tempuri.org">
  <soapenv:Header>
    <tem:subHeader>
      <tem:UniqueId>CCBP00001</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:BillPay>
      <!--Optional:-->
      <tem:RequestInfo>
        <!--Optional:-->
        <tem:Header>
          <!--Optional:-->
          <tem:MessageIdentifier>000001</tem:MessageIdentifier>
        </tem:Header>
        <!--Optional:-->
        <tem:ParamType>C</tem:ParamType>
        <!--Optional:-->
        <tem:ParamValue>CREDITCARD000023</tem:ParamValue>
        <!--Optional:-->
        <tem:ToPost>Card</tem:ToPost>
        <tem:Currency>356</tem:Currency>
        <!--Optional:-->
        <tem:Amount>100</tem:Amount>
        <!--Optional:-->
        <tem:Type>PAYMT</tem:Type>
        <!--Optional:-->
        <tem:TranParticular>SMSP</tem:TranParticular>
        <!--Optional:-->
        <tem:FreeText>SMS PAYMENT #HKN000000001</tem:FreeText>
      </tem:RequestInfo>
    </tem:BillPay>
  </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
MessageIdentifier	NA	M	Backend System generated number.
Code	NA	M	Status code of the request.
Description	NA	M	Status description of the request.

Sample

```
<NS1:Envelope xmlns:NS1="http://schemas.xmlsoap.org/soap/envelope/">
  <NS1:Header>
    <NS2:subHeader xmlns:NS2="http://tempuri.org">
      <NS2:UniqueId>CCBP00001</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:BillPayResponse xmlns:NS3="http://tempuri.org">
      <NS3:BillPayResult>
        <NS3:Header>
          <NS3:MessageIdentifier>6a215b08-180b-4227-8cd5-1299736cda70</NS3:MessageIdentifier>
        </NS3:Header>
        <NS3:Response>
          <NS3:Code>0</NS3:Code>
          <NS3:Description>Success</NS3:Description>
        </NS3:Response>
      </NS3:BillPayResult>
    </NS3:BillPayResponse>
  </NS1:Body>
</NS1:Envelope>
```

Block Credit Card

This service blocks the credit card.

Operation Name : BlockCard

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
MessageIdentifier	NA	M	Unique Message number for the request
ParamType	1	M	Hardcoded value : C
ParamValue	16	M	Credit Card Number for which bill is required to be paid

Sample

```
<soapenv:Envelope
xmlns:soapenv="http://schemas.xmlsoap.org/soap/envelope/"
xmlns:tem="http://tempuri.org">
  <soapenv:Header>
    <tem:subHeader>
      <tem:UniqueId>BLCK00001</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:BlockCard>
      <!--Optional:-->
      <tem:RequestInfo>
        <!--Optional:-->
        <tem:Header>
```

```

        <!--Optional:-->
        <tem:MessageIdentifier>000000002</tem:MessageIdentifier>
    </tem:Header>
    <!--Optional:-->
    <tem:ParamType>C</tem:ParamType>
    <!--Optional:-->
    <tem:ParamValue>CREDITCARD000023</tem:ParamValue>
</tem:RequestInfo>
</tem:BlockCard>
</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
MessageIdentifier	NA	M	Backend System generated number.
Code	NA	M	Status code of the request.
Description	NA	M	Status description of the request.

Sample

```

<NS1:Envelope
xmlns:NS1="http://schemas.xmlsoap.org/soap/envelope/"
  <NS1:Header>
    <NS2:subHeader xmlns:NS2="http://tempuri.org">
      <NS2:UniqueId>BLCK00001</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:BlockCardResponse xmlns:NS3="http://tempuri.org">
      <NS3:BlockCardResult>
        <NS3:Header>

```

Specification for CreditCardMWService

```
      <NS3:MessageIdentifier>54568b25-9694-446c-91a7-  
319e5096ce45</NS3:MessageIdentifier>  
    </NS3:Header>  
    <NS3:Response>  
      <NS3:Code>0</NS3:Code>  
      <NS3:Description>Success</NS3:Description>  
    </NS3:Response>  
  </NS3:BlockCardResult>  
</NS3:BlockCardResponse>  
</NS1:Body>  
</NS1:Envelope>
```