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|  | | |  | |
| Original Review and Approval | | | | |
|  | Name | Signature | | Date |
| Author: | Miles Cerny |  | | 23/07/01 |
| Reviewer: | Roger Wyatt |  | | 24/05/05 |
| Approver: | Roger Wyatt |  | | 24/05/05 |

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Revision History

|  |  |  |  |
| --- | --- | --- | --- |
| Version | Date | Reason | Who |
| 3.0 | 07/12/10 | Create initial document for Cortex 3.2.  File copied from *Static Data Import-Export HYPO FSpecs v2.60.docx*.  Consistent with HYPO-3.0.1  Update use of accno/currcode for card import records. | D. Fourkiotis |
| 3.1 | 28/01/11 | Updated cycle\_begin date in limit record to optional; also modified its description. | Cliff North |
| 3.2 | 07/02/11 | Remove changes in accno/currcode for card import records introduced in 3.0 version of the specification.  Correct problems regarding CCS processing after 3.2 migration | D. Fourkiotis |
| 4.1 | 21/6/2011 | Renaming of the oldpan field to oldvpan  Added a merchant record definition.  Added a POS record definition.  Added the trailer record definition  Other minor corrections  Stated that record set ‘21’ only supports a single card per set. | Roger Wyatt |
| 4.2 | 24/6/2011 | Correction to the limits record type. | Roger Wyatt |
| 4.3 | 11/7/2011 | Corrected the total record lengths of the customer record.  Added date\_created to the card record and adjusted total record lengths accordingly. | Sam Dods |
| 4.4 | 31/10/2011 | Added additional information about the data mappings between fields and columns on the Cortex / CCS databases. | Roger Wyatt |
| 4.5 | 31/10/2011 | Added home address line 0. | Sam Dods |
| 4.6 | 1/8/2012 | Removal of references to CCS. | Roger Wyatt |
| 4.7 | 27/11/2012 | Added the postal Address record | Roger Wyatt |
| 4.8 | 01/02/2013 | Added Card Level User Data | Wassim Melhem |
| 4.9 | 25/02/2013 | Added Additional Customer Identification Data | Piotr Hejduk |
| 5.0 | 28/2/2013 | Added customer identification data to record type 12. Removed references to Merchant and POS data | Roger Wyatt |
| 5.1 | 11/03/2013 | Rearranged Postal Address Record | Piotr Hejduk |

Introduction

Purpose of the document

This document describes the file and record formats for import and export of static data to and from Cortex. It specifies the input and output requirements of any external program that generates or reads static Cortex data.

Who should read the document

This document should be read by the bank’s technical staff involved in developing interface programs.

Scope of the document

The document is applicable to any customer who wishes to use the standard Cortex static data file formats.

Structure of the document

* Chapter 1 describes the general structure of the file of static data.
* Chapter 2 describes in detail the format of the records contained in the static data file.
* Chapter 2.11 describes all valid messages which may be passed in a static data file, the combinations of action code and record type which must be used for each message, and the data which must be included in each message.
* Appendix A describes CORTEX account and card status codes.
* Appendix B describes mappings between Static Data Import fields and CORTEX data table columns

# Purpose

## Contents of the Static Data File

The static import/export file consists of three distinct sections:

* a file header record (see section 1.1)
* a number of detail records (see sections 2.5 )
* a file trailer record (see section 2.11)

Each record in the static data file has a fixed length (up to a maximum record length of 1024 bytes) depending on the record type, and is terminated with a new line character.

Records may be free-standing (e.g., add, delete, amend records), or may be grouped together in a record set (e.g., card application, new card import). The nature of each record within a file is indicated by the actioncode field in the Record Header Field (see section 2.3).

Table 1 defines the possible values of this field.

Table 1: Valid values of the actioncode field

| Field Value | Description |
| --- | --- |
| 00 | File header |
| 01 ® 19 | free-standing import |
| 20 ® 49 | Record set import |
| 50 ® 69 | free-standing export |
| 70 ® 98 | Record set export |
| 99 | File trailer |

## Free-standing records

All free-standing records have the recseq sub-field in the record header field (see section 2.3) set to 00.

The following action codes are applicable to free-standing records:

* 01: Import add
* 02: Import amend
* 03: Import delete
* 04: Import associated add
* 10: Import re-issue
* 11: Import replace (lost/stolen)
* 12: Import renew
* 13: Import reissue PIN
* 14: Import replace (due to fraudulent use)

## Record sets

In record sets, the recseq sub-field of the record header field starts at 00 and increments by one for each subsequent record. All records in a set must have the same actioncode, and must occur sequentially in the file.

The following action codes are applicable to record sets:

* 21: Import new card

The structures of these record set is described in section 3.22.

# Record Formats

## Record details

The following sections provide detailed descriptions of each of the record types, and the data contained within them. In each case, the following data definitions are employed:

|  |  |
| --- | --- |
| a | Alphabetic, left justified, right padded spaces |
| an | Alphanumeric, left justified, right padded spaces |
| n | Numeric, left justified, right padded spaces |
| f | Numeric; left justified, right padded spaces; floating point number |
| d | Date, format YYYYMMDD |
| K | Primary key |
| F | Foreign key, field refers to related records in Cortex database |
| O | Optional (i.e., may be left as blank) |
| I | Ignored |
| Blank | Mandatory |

The designation “optional” means that the field is always optional. “Mandatory” fields may be optional for some actions and types. “Ignored” fields are always ignored by the program. Details are given for each message.

## Field Mapping of Id Columns

The following field names used in several record types in the message specification are used to derive the ids of the corresponding object on the Cortex Database.

Cross referencing of objects make use of the primary key of the referenced table.

|  |  |  |  |
| --- | --- | --- | --- |
| **Field Name** | **Used To Derive** | **Referenced Table and Column Name** | **Key Used in Join to Referenced Table** |
| Accno  Acccurr | accdet\_id | ACCDET.id | Inst\_id  Accno  currcode |
| Instcode | inst\_id | INST.id | Instcode |
| Branch | branch\_id | BRANCH.id | Brncode |
| Crdproduct | crdproduct\_id | CRDPRODUCT.id | Inst\_id  crdproduct |
| Mrchno | merchant\_id | MERCHANT.id | Inst\_id  mrchno |
| Custcode | custdet\_id | CUSTDET.id | Inst\_id  Custcode |
| cat\_isscomm | cat\_isscomm\_id | CAT\_ISSCOMM.id | Catvalue |
| cat\_issrisk | cat\_issrisk\_id | CAT\_ISSRISK.id | Catvalue |
| cat\_custseg | Cat\_custseg)id | CAT\_CUSTSEG | Inst\_id  catvalue |
| Cat\_crdiss | Cat\_crdiss\_id | CAT\_CRDISS | Inst\_id  catvalue |

## Record Header field

Table 2 below provides a detailed description of the reached field, which is present in all records:

Table 2: Definition of a Record Header field

| RECORD HEADER FIELD | | | |
| --- | --- | --- | --- |
| Field | Type | Length | Description |
| Actioncode | n | 2 | Actioncode:  00: Header  01: Import Add  02: Import Amend  03: Import Delete  04: Import associated add  10: Import re-issue  11: Import replace (lost/stolen)  13: Import reissue PIN  14: Import replace (fraud use)  21: Import New Card  99: Trailer |
| Recseq | n | 2 | Record sequence |
| Rectype | n | 2 | Record type:  00: Header  01: Customer  02: Account  03: Card import  12: Postal Address  99: Trailer |
| Recver | n | 2 | Record version number: 01 (unless otherwise specified) |
| TOTAL |  | 8 |  |

The recver field specifies the record version. Fields within individual records may be flagged as Version XX. This means that the field was not present in versions prior to the version mentioned. For example, in Record Type 05, fields title\_t1, firstname\_t1, lastname\_t1 and encodename only appear in Version 02 and onwards. The version number in the record header determines which fields appear within the record, i.e. a record with recver 01 must contain only Version 01 fields, a record with recver 02 must contain all Version 01 and version 02 fields, etc.

Use of version number is controlled by a configuration parameter. Cortex will only generate export records with version number less than or equal to the version number specified in the configuration. It will accept import records with any valid version number.

## 

## Record Type 00: File Header record

Each static data file (import or export) begins with the file header record.

Table 3 below provides a detailed description of the file header record:

Table 3: Definition of a File Header record

| FILE HEADER RECORD | | | |
| --- | --- | --- | --- |
| Field | Type | Length | Description |
| Rechead | an | 8 | Record header (see section 2.3) |
| Filename | a | 20 | ‘CORTEX STATIC DATA’ |
| Filenum | n | 8 | File number |
| Processdate | d | 8 | Processing date |
| TOTAL |  | 44 |  |

## Record Type 01: Customer record

Table 4 below provides a detailed description of the customer record.

Unless otherwise specified in the ‘Notes’ column, the Field names map directly to columns in the CUSTDET table.

Table 4: Definition of a Customer record

| Field | Type | Length | Description |  | Ver | BRE Notes |
| --- | --- | --- | --- | --- | --- | --- |
| Rechead | an | 8 | Record header (see section 2.3) |  |  |  |
| Instcode | an | 4 | Institution code | K |  | Always set to ‘FCBB’/ FCBT  For field mapping details see section 2.2 |
| Branch | an | 8 | Branch code | I |  | Branch code the customer is linked to.  For field mapping details see section 2.2 |
| Custcode | an | 8 | Customer code | K |  | CIF Code  For field mapping details see section 2.2 |
| Custtype | n | 1 | Customer type:  0: Normal  1: Bank Employee  2: Corporate |  |  | This is a static list of customer types. Additional customer type may not be defined. |
| Lastname | an | 50 | Customer last name |  |  | It is recommended to have only the last name of the customer in this field. This is because the last name is an indexed field and may be used in search conditions. |
| Firstname | an | 50 | Customer first name |  |  | Optional to have first and subsequent names of the customer. |
| Title | an | 4 | Customer title | O |  |  |
| Sex | n | 1 | Sex:  0: Male  1: Female |  |  |  |
| Married | n | 1 | Married:  0: Single  1: Married |  |  |  |
| Profession | n | 2 | Profession code | O |  | The Cortex core does nothing with this information. However it may be included in some rule evaluations so this may prove useful in the future and it is advised to set it accurately.  ISO Standard. List is configurable as part of NUMDESCR (descry type ‘pr’). |
| homeaddr1 | an | 35 | Home address line 1 |  |  | Maps to CUSTDET.addrl1  No longer used as Contact Mechanism are to be used instead (see section 2.8). |
| homeaddr2 | an | 35 | Home address line 2 | O |  | Maps to CUSTDET.addrl2  No longer used as Contact Mechanism are to be used instead (see section 2.8) |
| homeaddr3 | an | 35 | Home address line 3 | O |  | Maps to CUSTDET.addrl3  No longer used as Contact Mechanism are to be used instead (see section 2.8) |
| Homecity | an | 20 | Home city |  |  | No longer used as Contact Mechanism are to be used instead (see section 2.8) |
| Hometel | an | 20 | Home telephone | O |  |  |
| Homepcode | an | 10 | Home postcode | O |  |  |
| Pobox | an | 8 | PO box | O |  |  |
| work\_addr1 | an | 35 | Work address line1 | O |  | No longer used as Contact Mechanism are to be used instead (see section 2.8) |
| work\_addr2 | an | 35 | Work address line 2 | O |  | No longer used as Contact Mechanism are to be used instead (see section 2.8) |
| work\_addr3 | an | 35 | Work address line 3 | O |  | No longer used as Contact Mechanism are to be used instead (see section 2.8) |
| Workcity | an | 20 | Work city | O |  |  |
| Worktel | an | 20 | Work telephone | O |  |  |
| Workpcode | an | 10 | Work post code. Since the field in the database is only 8 characters, the supplied field will be truncated. There will be a warning in the debug file if significant characters are lost. | O |  |  |
| Birthdate | d | 8 | Date of birth. In previous versions this field was ignored. It is now used. | O |  |  |
| Idnumber | an | 12 | Identification number | O |  |  |
| Mailshots | n | 1 | Send mailshots:  0: Do not send  1: Send |  |  |  |
| userdata1 | an | 12 | User data 1 for customer record | O |  |  |
| userdata2 | an | 12 | User data 2 for customer record | O |  |  |
| userdata3 | an | 12 | User data 3 for customer record | O |  |  |
| Prflang | an | 2 | The preferred language of the customer | O | 2 | Should be a single numeric digit. |
| Addrind | n | 1 | The address to use for associated correspondence:  0: Use the home address  1: Use an override address if present and valid (note that no check is performed against the validity period if this value is set)  2: Use the work address if valid  3: Use PO Box if valid  Note: the default if an address is not valid is always the home address | O | 2 |  |
| Email | an | 64 | Email address | O | 3 |  |
| Fax | an | 20 | Fax number | O | 3 |  |
| Usrdata4 | an | 32 | User data | O | 3 |  |
| homeaddr0 | an | 75 | Home address line 0 | O | 4 | First line of address, maps to CUSTDET.addrl0  No longer used as Contact Mechanism are to be used instead (see section 2.8) |
| Cat\_custSeg | An | 12 | Customer Segmentation | O | 4 | Customer segmentation level. For field mapping details see section 2.2 |
| ID type | an | 16 | Type of identification | O | 5 |  |
| Customer Id Code | An | 32 | Customer Identification | O | 5 |  |
| TOTAL |  | 512  515  631  718  766 | Version 1  Version 2  Version 3  Version 4  Version 5 |  |  |  |

If the Version 2 fields are not specified, the preferred language defaults to “GB”, and the address indicator to home.

## Record Type 02: Account record

Table 5 below provides a detailed description of the account record.

Unless otherwise specified in the ‘Notes’ column, the Field names map directly to columns in the ACCDET table.

Table 5: Definition of an Account record

| ACCOUNT RECORD | | | | |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Field | Type | Length | Description |  | Ver | Notes |
| rechead | an | 8 | Record header (see section 2.3) |  |  |  |
| instcode | an | 4 | Institution code | K |  | Set to ‘FCBT/FCBB  For field mapping details see section 2.2 |
| branch | an | 8 | Branch code | F |  | For field mapping details see section 2.2 |
| accno | an | 28 | Account number. If not specified upon add Cortex will generate an account number. | K |  |  |
| acccurr | N | 3 | Account currency code | K |  | Account currency  For field mapping details see section 2.2 |
| acctype | An | 2 | Account type | F |  | Set to the appropriate account type. The account type must exist on Cortex |
| accstatus | An | 2 | Account status | F |  | Set to the account status of the account.  The status must exist on the Cortex database. A normal account status should be set to ‘00’.  Maps to the field ACCDET.statcode |
| custcode | an | 8 | Customer code | F |  | CIF Customer Code  For field mapping details see section 2.2 |
| ID type | an | 16 | Type of identification | O |  |  |
| Customer Id Code | An | 32 | Customer Identification | O |  |  |
| creditlim | f | 12 | Credit limit |  |  | For debit accounts set to ‘0’ |
| vipflag | an | 1 | VIP Flag | O | 2 | Default to ‘0’.  Optionally may be used in rule evaluation.  Maps to ACCDET.vipflag |
| classid | n | 1 | Class ID  1 : Debit account  2 : Credit account | O | 2 | For debit and pre-paid set to ‘1’ |
| ccsinfo | an | 56 | CCS information. This field is mandatory for Account Import Add records when account class (the field classid) is 2 and Credit Card System is installed (i.e. the option CCSINSTALLED is set).  Sub-fields:  position 1-10 Cycle code  position 11-20 Charge profile ID  position 21-24 CCS scheme  position 25-56 User data 1 data | O | 3 | Omit this. |
| TOTAL |  | 123  125  181 | Version 1  Version 2  Version 3 |  |  |  |

If the Version 2 fields are not specified, the VIP Flag defaults to “0”, and the Class ID defaults to 1.

## Record Type 03: Card Import record

Table 6 below provides a detailed description of the card import record.

Unless otherwise specified in the ‘Notes’ column, the Field names map directly to columns in the CRDDET table.

Table 6: Definition of a Card Import record

| CARD IMPORT RECORD | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- |
| Field | Type | Length | Description |  | Ver | Notes |
| rechead | n | 8 | Record header (see section 2.3) |  |  |  |
| instcode | an | 4 | Institution code | F |  | Set to ‘FCBT/FCBB  For field mapping details see section 2.2 |
| branch | an | 8 | Branch code | F |  | For field mapping details see section 2.2 |
| crdproduct | an | 4 | Card product | F |  | Refer to the migration document  The Card product should already be defined on Cortex. |
| vpan | n | 19 | Virtual card number | KO |  | Card alias, the alternative identifier for the PAN  Maps to CRDDET. iss\_host\_crdref  For new cards set this to space and cortex will generate a VPAN. . |
| pan | n | 19 | Card serial number | KO |  |  |
| seqno | n | 1 | Card sequence number | KO |  |  |
| additional | n | 1 | Additional card number   * Blank or 0 : Primary card * 1 for supplementary card |  |  |  |
| effective | d | 8 | Effective date | O |  | Date from when the card may be used in the format YYYYMMDD |
| expiry | d | 8 | Expiry date | O |  | Full date in the format YYYYMMDD |
| cyclen | n | 2 | Cycle length | FO |  | this card level limit will be used for limiting daily cash transactions. Set this to space and Cortex will default to the value defined at the card format level. |
| currcode | n | 3 | Card currency code |  |  | Should be set to the default currency for the card (defined at the Card format level).  Not directly mapped to any field on the DB |
| cyclim | f | 12 | Cycle limit (online) | O |  | Limit applied over the cycle |
| offlim | f | 12 | Daily limit (offline) | O |  | This will not be used. Set this to space. |
| statcode | an | 2 | Card status. | FO |  | For new cards omit this field and Cortex will default to the status defined at the card format level.  For card migration set this to the appropriate card status code. The status code must already exist on Cortex. |
| emboss | an | 32 | Name to emboss | O |  | Name printed on the card. |
| usrdata | an | 30 | User data for card record | O |  |  |
| kinship | an | 10 | Relationship to primary cardholder | O |  | Eg father, son etc...  Cortex does nothing with this field and it is not visible on the Cortex GUI. |
| accno | an | 28 | Account number  Mandatory for debit cards. | FO |  | Default account the card is linked to. |
| custcode | an | 8 | Customer code | F |  | Customer CIF  For field mapping details see section 2.2 |
| ID type | an | 16 | Type of identification | O |  | ID type |
| Customer Id Code | An | 32 | Customer Identification | O |  | Customer Id Code |
| oldvpan | n | 19 | VPAN of card being replaced |  |  | Only used for replacing cards. Set this to the VPAN. Maps to CRDDET. iss\_host\_crdref |
| oldseqno | n | 1 | Seqno of card being replaced |  |  | If set to space then this defaults to ‘0’  Maps to CRDDET.seqno |
| urgent | n | 1 | Urgent issue:  0: Normal  1: Urgent | O |  | Set to 0 for migrating cards.  Cards in urgent batches appear first on the GUI. |
| firstname | an | 50 | First name | O | 02 |  |
| lastname | an | 50 | Last name | O | 02 |  |
| title | an | 4 | Title | O | 02 |  |
| cycbegin | d | 8 | Beginning of cycle | O | 02 | The date the card level cycle starts on.  Omit this field. |
| corp | n | 1 | Corporate flag:  0: Normal card (not corporate)  1: Real corporate card  2: Master (dummy) corporate card | O | 03 | Set this to ‘0’ |
| corppan | n | 19 | Corporate card PAN to which this card is linked | O | 03 | Set this to spaces |
| corpseq | n | 1 | Corporate card seqno to which this card is linked | O | 03 | Set this to spaces |
| corpcust | an | 8 | Corporate customer code | O | 03 | Set this to spaces |
| debaccno | an | 28 | Debit account number (for credit accounts managed by Cortex). | O | 04 | Omit this field |
| acctypelim | an | 2 | Account type for limit or account record depending on the type of card being imported,. | O | 04 | Set to space |
| chgcycle | n | 3 | Charge cycle number | O | 04 | Set to space |
| totlim\_amt | f | 12 | Max value of all transactions permitted in cycle. | O | 04 | Set to space |
| cashlim\_amt | f | 12 | Max value of cash transactions permitted in cycle. | O | 04 | Set to space |
| purchlim\_amt | f | 12 | Max value of purchase transaction permitted in cycle | O | 04 | Set to space |
| totlim\_num | n | 4 | Max number of all transactions permitted in cycle. | O | 04 | Set to space |
| cashlim\_num | n | 4 | Max number of cash transactions permitted in cycle | O | 04 | Set to space |
| purchlim\_num | n | 4 | Max number of purchase transactions permitted in cycle | O | 04 | Set to space |
| dlv\_method | n | 1 | Delivery method for produced card:  0 – Home delivery (default)  1 – Branch delivery  2 – Direct distribution  3 – Mail distribution | O | 05 | Defines where the card is sent to. Set to 1. |
| svccode | n | 3 | Service code (for EMV migration). Overides value on crdformat if supplied. | O | 06 | If omitted then this will default to the svc code defined at the card format level. |
| date\_created | d | 8 | Date on which the card was created. | O | 06 | Should only be provided for migrating existing cards to Cortex. For new cards, this should be left blank (space-filled) and it will populated with the current local date. |
| cat\_issfee | a | 12 | Issuer Fee Category | O | 07 | Selection of the issuer fee set to use will be defined at the card product level. Hence set this to ‘space’  Used to derive ‘CRDDET\_X. cat\_issfee\_id’  Maps to CAT\_ISSFEE.catvalue |
| cat\_isscycfee | a | 12 | Issuer Cyclic Fee Category | O | 07 | For field mapping details see section 2.2  Used to derive:   * ‘CRDDET\_X. cat\_isscycfee\_id’   Maps to:   * CAT\_ISSCYCFEE.catvalue |
| cat\_isscomm | a | 12 | Issuer Commission Category | O | 07 | For field mapping details see section 2.2 |
| cat\_issrisk | a | 12 | Issuer Risk Category | O | 07 | For field mapping details see section 2.2 |
| design\_ref | an | 12 | Card design reference | O | 08 | Omit this field |
| Cat\_crdiss | an | 12 | Card issuance category | O | 08 | Card issuance category. For field mapping details see section 2.2 |
| Usrdata1 | an | 32 | Card Level User Data 1 | O | 08 |  |
| Usrdata2 | an | 32 | Card Level User Data 2 | O | 08 |  |
| Usrdata3 | an | 32 | Card Level User Data 3 | O | 08 |  |
| Usrdata4 | an | 32 | Card Level User Data 4 | O | 08 |  |
| Usrdata5 | an | 255 | Card Level User Data 5 | O | 08 |  |
| TOTAL |  | 288  400  429  510  511  522  570  977 | Version 1  Version 2  Version 3  Version 4  Version 5  Version 6  Version 7  Version 8 |  |  |  |

### General notes

Where the PAN and VPAN fields are left blank then a new PAN / VPAN will be generated during the import process (for add or replace card messages).

The cycbegin field defaults to the current sysdate.

The effective date defaults to the current local date. The default expiry date is derived from the current local date and the ‘validity’ (number of valid months) defined in the corresponding card format.

Other optional fields in version 1 and 2 default to the corresponding value in the card format – unless covered later in this section of the document.

## Record Type 12: Postal Address Record

Table 8 below provides a detailed description of the Postal Address record.

Table 9: Definition of a Postal Address record

| POSTAL ADDRESS RECORD | | | | | |
| --- | --- | --- | --- | --- | --- |
| Field | Type | Length | Description |  | Ver |
| Rechead | an | 8 | Record header (see section 2.3) |  | 1 |
| instcode | an | 4 | Institution code |  | 1 |
| custcode | n | 12 | Customer code (CIF) | K | 1 |
| ID type | an | 16 | Type of identification | O | 1 |
| Customer Id Code | An | 32 | Customer Identification | O | 1 |
| contact\_purpose | n | 4 | Contact Mechanism Purpose (will always be 00) |  | 1 |
| contact\_type | n | 4 | Contact Mechanism Type   * 00 – Home address * 10 – Work address * 20 – PO Box |  | 1 |
| address\_1 | an | 40 | Address line 1 |  | 1 |
| address\_2 | an | 40 | Address line 2 | O | 1 |
| address\_3 | an | 40 | Address line 3 | O | 1 |
| address\_4 | an | 40 | Address line 4 | O | 1 |
| address\_5 | an | 40 | Address line 5 | O | 1 |
| directions | an | 255 | Directions (free text) | O | 1 |
| City | an | 40 | City | O | 1 |
| postal\_code | an | 10 | Post code | O | 1 |
| country\_id | n | 3 | 3 digit ISO Country Code | O | 1 |
| province | an | 40 | Province if available | O | 1 |
| territory | an | 40 | Territory if available | O | 1 |
| state | an | 40 | State if available | O | 1 |
| county | an | 40 | County if available | O | 1 |
| region | an | 40 | Region if available | O | 1 |
| linktype | N | 3 | Either ‘999’ to link to the customer or ‘0’ to link to a card  Default is 999 (customer) | O | 2 |
| VPAN | AN | 32 | VPAN of the card to link the address to.  This is ignored if the link type is 999. | O | 2 |
| PAN | AN | 19 | PAN of the card to link the address to.  This is ignored if the VPAN is specified. | O | 2 |
| Seqno | N | 1 | PAN/VPAN Sequence number  Default is ‘0’ | O | 2 |
|  |  |  |  |  |  |
|  |  |  |  |  |  |
| TOTAL |  | 788  843 | Version 1  Version 2 |  |  |

## Record Type 99: File Trailer

Each static data file (import or export) ends with the File Trailer record.

Table 10 below provi des a detailed description of the File Trailer record:

Table 10: Definition of a File Trailer record

| FILE TRAILER RECORD | | | |  |
| --- | --- | --- | --- | --- |
| Field | Type | Length | Description |  |
| rechead | an | 8 | Record header (see section 2.3) |  |
| filename | a | 20 | ‘CORTEX STATIC DATA’ |  |
| Nrecs | n | 8 | The number of records in the file (excluding file header and trailer records) |  |
| TOTAL |  | 36 |  |  |

Thus, the file trailer record may be employed to check that the correct number of records have been imported into or exported from Cortex.

# Valid Messages

## Add Customer

This message type is used to add a new customer record to the Cortex database.

Table 11 provides a definition of the Add Customer message.

Table 11: Definition of an Add Customer message

| Action code | Record type | Description | Number |
| --- | --- | --- | --- |
| 01 | 01 | Customer record (see section 2.5) | 1: Mandatory |

This is an example of a free-standing record (see section 1.2).

The customer record must contain all non-ignored fields defined in section 2.5. If any of the optional fields are left blank, then the database record will be left blank as well.

## Add Account

This message type is used to add a new account record to the Cortex database. All records identified by the foreign key fields must already exist in the Cortex database.

Table 12 provides a definition of the Add Account message.

Table 12: Definition of an Add Account message

| Action code | Record type | Description | Number |
| --- | --- | --- | --- |
| 01 | 02 | Account record (see section 2.6) | 1: Mandatory |

This is an example of a free-standing record (see section 1.2).

The account record must contain all fields defined in section 2.6.

## Add Card

This message type is used to add a card to the Cortex database. The account and customer records must already exist.

Table 13 provides a definition of the Add Card Message.

Table 13: Definition of an Add Card message

| Action code | Record type | Description | Number |
| --- | --- | --- | --- |
| 01 | 03 | Card Import Record (see section 2.6) | 1: Mandatory |

This is an example of a free-standing record (see section 1.2).

The Card import record must contain all fields defined in section 2.6, with the exception of the pan field. The account referenced by the card details record is linked to the card as the primary account. If the pan field is left blank, the program will generate a new pan from the format string in the card format record.

Starting from card import record version 04 database table CRDDET\_X record is created.

## Add Address

This message type is used to add an address to the CORTEX database. The customer record must already exist.

Table 16: Definition of an Add Address message

| Action code | Record type | Description | | Number |
| --- | --- | --- | --- | --- |
| 01 | 12 | | Address Import Record (see section **Error! Reference source not found.**2.10) | 1: Mandatory |

## Amend Customer Details

This message type is used to amend a customer record on the Cortex database.

Table 17 provides a definition of the Amend Customer Details message.

Table 17: Definition of an Amend Customer Details message

| Action code | Record type | Description | Number |
| --- | --- | --- | --- |
| 02 | 01 | Customer record (see section 2.5) | 1: Mandatory |

This is an example of a free-standing record (see section 1.2).

The customer record must contain all non-ignored fields defined in section 2.5. If any optional field is left blank, the corresponding database field will be overwritten with blanks. Any attempt to alter key fields will result in failure.

## Amend Account Details

This message type is used to amend an account record on the Cortex database.

Table18 provides a definition of the Amend Account Details message.

Table 18: Definition of an Amend Account Details message

| Action code | Record type | Description | Number |
| --- | --- | --- | --- |
| 02 | 02 | Account record (see section 2.6) | 1: Mandatory |

This is an example of a free-standing record (see section 1.2).

The account record must contain the key fields defined in section 2.6. The foreign key fields are ignored. The only other fields are creditlim, vipflag and branch, and they are the only fields that will be amended.

## Amend Card Details

This message type is used to amend a card record on the Cortex database.

Table 19 provides a definition of the Amend Card Details message.

Table 19: Definition of an Amend Card Details message

| Action code | Record type | Description | Number |
| --- | --- | --- | --- |
| 02 | 03 | Card import record (see section 2.6) | 1: Mandatory |

This is an example of a free-standing record (see section 1.2).

The card import record must contain the key fields defined in section 2.6. Any attempt to alter key fields will result in failure. The fields instcode, crdproduct, effective, old\_pan, old\_seqno, and urgent are ignored. All other fields, if present, will be used to update the card details record in the database.

## Amend Address

This message type is used to amend an address on the CORTEX database.

Table 22: Definition of an Amend Address message

| Action code | Record type | Description | | Number |
| --- | --- | --- | --- | --- |
| 02 | 12 | | Address Import Record (see section 2.10) | 1: Mandatory |

## Card Re-issue

This message type is used to place a card record into a Card Production batch so that the same plastic may be produced again. It is designed for the re-issue of damaged cards.

Table 23 provides a definition of the Card Re-issue message.

Table 23: Definition of a Card Re-issue message

| Action code | Record type | Description | Number |
| --- | --- | --- | --- |
| 10 | 03 | Card import record (see section 2.6) | 1: Mandatory |

This is an example of a free-standing record (see section 1.2).

The card import record must contain the following fields (defined in section 2.6): instcode, custcode, pan, seqno, and urgent. All other fields are ignored.

## Card Replace (lost/stolen)

This message type is used to place a card record into a Card Production batch so that a lost or stolen card may be replaced.

***See section 3.16 for “Card Replace (due to fraudulent use)”***

Table 24 provides a definition of the Card Replace message (for lost/stolen).

Table 24: Definition of a Card Replace message (for lost/stolen)

| Action code | Record type | Description | Number |
| --- | --- | --- | --- |
| 11 | 03 | Card import record (see section 2.6) | 1: Mandatory |

This is an example of a free-standing record (see section 1.2).

## PIN Re-issue

This message type is used to place a card record into a Card Production batch so that a new PIN mailer can be generated for the card. It is designed for the re-issue of a PIN to a customer who has forgotten their PIN.

Table 25 provides a definition of the PIN Re-issue message.

Table 25: Definition of a PIN Re-issue message

| Action code | Record type | Description | Number |
| --- | --- | --- | --- |
| 13 | 03 | Card import record (see section 2.6) | 1: Mandatory |

This is an example of a free-standing record (see section 1.2).

The PIN re-issue record must contain the following fields (defined in section 2.6): instcode, custcode, pan, seqno, and urgent. All other fields are ignored.

## Card Replace (due to fraudulent use)

This message type is used to place a card record into a Card Production batch so that a card may be replaced due to fraudulent activity on the card, but where the card has not been lost or stolen.

***See section 3.14 for “Card Replace (lost/stolen)”***

Table 26 provides a definition of the Card Replace message (for fraudulent use).

Table 26: Definition of a Card Replace message (for fraudulent use)

| Action code | Record type | Description | Number |
| --- | --- | --- | --- |
| 14 | 03 | Card import record (see section 2.6) | 1: Mandatory |

This is an example of a free-standing record (see section 1.2).

## New Card

This message type is used to transfer customer, card, and account details to the Cortex database, and the corresponding card to be placed into a card production batch.

Table 32 provides a definition of the New Card message.

Table 32: Definition of a New Card message

| Action code | Record type | Description | Number |
| --- | --- | --- | --- |
| 21 | 01 | Customer record (see section 2.5) | 1: Mandatory |
| 21 | 02 | Account record (see section 2.6) | 1 or more: Mandatory |
| 21 | 03 | Card import record (see section 2.6) | 1: Only Mandatory |
| 21 | 12 | Postal address record (see section 2.10) | 1 or more: Optional |

This is an example of a record set (see section 1.3).

The mandatory fields in the customer record (see section 2.5) are those defined for the Add Customer message (see section 3.1). The mandatory fields in the account records (see section 2.6) are those defined for the Add Account message (see section 3.2). It is not an error for the account(s) to exist already in the database. The custcode field in the account record(s) must match the custcode field in the customer record. The mandatory fields in the card records (see section 2.6) are those defined for the Add Card message (see section 3.3). All the cards are linked to all the accounts, as well as to the primary accounts referenced in the card records themselves.

The mandatory fields for the address records are specified in the respective record definitions. It is an error to attempt to link addresses to non-existing cards. However an address may be linked to a card when the card is created when the address record is defined as part of the record set.

Appendix A: CORTEX Status Codes

Card Status Codes

The codes defined in the table below are those card status codes defined on CORTEX as standard. Please note that additional status codes may be defined by the user as required.

|  |  |  |  |
| --- | --- | --- | --- |
| Code | Description | Response Description | Action/ Rsp code |
| 00 | Normal | Authorise | 0/00 |
| 01 | PINs tries to exceed | Deny (PIN tries exceeded) | 1/06 |
| 02 | Not yet issued | Deny (Card not effective | 1/25 |
| 03 | Card expired | Deny (Card expired) | 1/01 |
| 04 | Lost | Deny and pick up card (Card lost) | 2/08 |
| 05 | Stolen | Deny and pick up card (card stolen) | 2/09 |
| 06 | Customer closed | Deny and pick up card | 2/00 |
| 07 | Bank Cancelled | Deny and pick up card | 2/00 |
| 08 | Fraudulent Use | Deny and pick up card (suspected fraud) | 2/02 |

## Account Status Codes

The codes defined in the table below are the standard account status codes defined on CORTEX. Please note that additional status codes may be defined and the action code / response codes may be modified by the user as required.

|  |  |  |  |
| --- | --- | --- | --- |
| Code | Description | Response Description | Action/ Rsp code |
| 00 | Normal | Authorise | 0/00 |
| 01 | Not yet used | Authorise | 0/00 |
| 02 | Statement undelivered | Authorise | 0/00 |
| 03 | Not used for X months | Authorise | 0/00 |
| 04 | Over limit | Deny with insufficient funds | 1/16 |
| 05 | Delinquent 30 days | Authorise | 0/00 |
| 06 | Delinquent 60 days | Authorise | 0/00 |
| 07 | Delinquent 90 days | Authorise | 0/00 |
| 08 | Delinquent 120+ days | Authorise | 0/00 |
| 09 | Debit Recovery | Authorise | 0/00 |
| 10 | Use Fraudulently | Deny (Pick up card) | 2/02 |
| 11 | Customer deceased | Reject Contact acquirer | 1/03 |
| 12 | Customer closed | Reject (do not honour) | 1/00 |
| 13 | Bank Cancelled | Deny (Pick up card) | 2/03 |

|  | | |
| --- | --- | --- |
| fisLogo_217x89 |  |  |
| Metavante Technologies Ltd Mitre House 177 Regent Street London W1B 4JN United Kingdom  Tel +44 (0)20 7292 2400  Fax +44 (0)20 7292 2401  [**www.fisglobal.com**](http://www.fisglobal.com/) |
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