



Design Specification

Cardless CashOut Interface

Created By: Omotayo, Olalekan
Approved By: Babafemi Ogungbamila
Document Ref: COI10001I
Version: 1.0
Filename: COI10001I Cardless Cashout Interface

Authorized distribution: G (specific customer use only)

Monday, August 15, 2011

Doc Ref:
Doc Version: 1.0
Page 1 of 29

No part of this document may be reproduced or transmitted
in any form or by any means, electronic or mechanical,
for any purpose, without express written permission of:

Interswitch TechQuest
InterSwitch Limited
Plot 1648C Oko Awo Street, Victoria Island
Lagos, Nigeria

© 2009 InterSwitch Ltd. All rights reserved.

Products and company names mentioned herein may
be the trademarks of their respective owners.

The information in this publication is subject to change without
prior notice and is provided "as is" without warranty of any kind. While every precaution
has been taken in the preparation of this document, InterSwitch Ltd assumes no
responsibility for errors or omissions, or for damages resulting from the use of
the information contained herein. The entire risk arising out of the use of
this information remains with the recipient.

Scope

This document describes how a third party service provider will accept cardless transaction request from ATM. This implementation addresses cardless cash withdrawal at the ATM, a reversal if possible, and a key exchange.

Modification Log

V	Author	Date	Summary of changes
1.1	Omotayo, Lekan	03 rd July, 2011	Initial Draft
1.2	Omotayo Lekan	15 th July, 2011	Changed field022 from AdditionalInfo to StructuredData
1.3	Omotay Lekan	15 th August, 2011	Changed ISO message naming convention.

References

S/N	Document Ref	V	Title

Definitions and Acronyms

S/N	Terms	Description

Contents

SCOPE	3
1 INTRODUCTION	6
1.1 OVERVIEW	6
1.2 IMPLEMENTATION OBJECTIVES	ERROR! BOOKMARK NOT DEFINED.
2 ARCHITECTURE	ERROR! BOOKMARK NOT DEFINED.
3 DESIGN	7
3.1 OVERVIEW	7
4 KEY EXCHANGE	8
4.1 TRANSACTION REQUEST	8
5 CASHOUT	11
6 CASHOUT REVERSAL	16

1 Introduction

1.1 Overview

This document describes how a third party service provider will accept cardless transaction request from Interswitch.

2 Design

2.1 Overview

A cardless transaction is the one which does not requires the transaction initiator to use a Physical card when he/she wants to collect money from the ATM. The subsequent sections show the message structure for the CashOut transaction type, as well as the structure for both a transaction reversal and Key Exchange. An explanation of the role of each message type is given in its section.

3 Key Exchange

Key exchange messages facilitate a secure way to exchange working keys. Working keys (or Pin Working Keys) are used to encrypt (by the message sender) and decrypt (by the message receiver) sensitive data, in most cases PIN, from one zone to another.

Zones are logically connected disparate entities that exchange messages between themselves. Because Interswitch will be connecting to the third parties as a client over HTTPS protocol, the third parties will be responsible for generating the Pin Working on their system. Prior to this, a Zone Master Key would have been exchange between Interswitch and the Third Party – Please request for a Zone Master Key if you do not have one; the Pin Working Key must be generated and encrypted under the Zone Master key.

3.1 Key Exchange Request (Sent from Interswitch)

The following describes the important ISO8583 XML element required to be sent for a Key Exchange.

ISO8583PostXML

S/N	Data Element (DE)	Data Type	Description
1	MsgType	String	Message Type Indicator (0800)
2	Fields	Fields	Data Elements “Fields”

Fields

S/N	Data Element (DE)	Data Type	Description
1	Field_007	String	Transmission Date and Time (mmddhhmmss)
2	Field_011	String	System Trace Audit Number (STAN)
3	Field_012	String	Time, Local Transaction (hhmmss)
4	Field_013	String	Date, Local Transaction (mmdd)
5	Field_070	String	Network Management Information Code (where 101 signifies key exchange)

Sample Request

```
<?xml version="1.0" encoding="utf-8" ?>
<soap:Envelope xmlns="http://schemas.xmlsoap.org/soap/envelope/">
<soap:Body>
  <ISO8583PostXml xmlns="http://www.airtel.com/">
    <MsgType>0800</MsgType>
    <Fields>
      <field_007>0703074323</field_007>
      <field_011>940321</field_011>
      <field_012>074323</field_012>
      <field_013>0703</field_013>
      <field_070>101</field_070>
    </Fields>
  </ISO8583PostXml>
</soap:Body>
</soap:Envelope>
```

3.2 Key Exchange Response (Sent to Interswitch)

The following describes the important ISO8583 XML element required to be sent for a Key Exchange response.

ISO8583PostXML

S/N	Data Element (DE)	Data Type	Description
1	MsgType	String	Message Type Indicator (0810)
2	Fields	Fields	Data Elements "Fields"

Fields

S/N	Data Element (DE)	Data Type	Description
1	Field_007	String	Transmission Date and Time (mmddhhmmss)
2	Field_011	String	System Trace Audit Number (STAN)
3	Field_012	String	Time, Local Transaction (hhmmss)
4	Field_013	String	Date, Local Transaction (mmdd)

5	Field_039	String	Response Code (00 – for approved)
6	Field_070	String	Network Management Information Code (where 101 signifies key exchange)
7	Field_125	String	Security related information (It contains the 32 character Pin Working Key concatenated with its 8-character check digits.)

Sample Response

```
<?xml version="1.0" encoding="utf-8" ?>
<soap:Envelope xmlns="http://schemas.xmlsoap.org/soap/envelope/">
<soap:Body>
  <ISO8583PostXml xmlns="http://www.airtel.com/">
    <MsgType>0810</MsgType>
    <Fields>
      <field_007>0703074323</field_007>
      <field_011>940321</field_011>
      <field_012>074323</field_012>
      <field_013>0703</field_013>
      <field_039>00</field_039>
      <field_070>101</field_070>
      <field_125>EA34BC8293EA34BC8293EA34BC82932A82EBCF92</field_125>
    </Fields>
  </ISO8583PostXml>
</soap:Body>
</soap:Envelope>
```

4 CashOut Withdrawal

A CashOut withdrawal message is a request for authorization to debit a customer who has asked to withdraw cash from the ATM. It is assumed the customer has an account on the Third party platform.

4.1 CashOut Withdrawal Request (Sent from Interswitch)

The following describes the important ISO8583 XML element required to be sent for a CashOut Withdrawal.

ISO8583PostXML

S/N	Data Element (DE)	Data Type	Description
1	MsgType	String	Message Type Indicator (0200)
2	Fields	Fields	Data Elements "Fields"

S/N	Data Element (DE)	Data Type	Description
1	Field_003	String	Processing Code (where 010000 – indicates cash withdrawal)
2	Field_004	String	Amount
3	Field_007	String	Transmission Date and Time
4	Field_011	String	System Trace Audit Number (STAN)
5	Field_012	String	Time, Local Transaction
6	Field_013	String	Date, Local Transaction
7	Field_041	String	Card Acceptor Terminal ID (Branch Code)
8	Field_042	String	Card Acceptor ID Code
9	Field_043	String	Card Acceptor Name Location
10	Field_049	String	Currency Code, Transaction

11	Field_052	String	PIN Data
12	Field_127_002	String	Transaction Reference ID
13	Field_127_013	String	POS Geographic Data
14	Field_127_014	String	Acquiring Bank
15	Field_127_022	String	Structured Data (Contains Mobile Number and one time pass-code)

* - field_127_022 will contain data such as Mobile Number (AccountID) requesting for the cash withdrawal, and the one time pass-code (WithdrawalCode). See sample data below

Structured Data (field_127_022)

```
<StructureData>
  < CustomerID>0703074323</ CustomerID >
  <WithdrawalCode>940321</WithdrawalCode>
</ StructureData>
```

Sample Request

```
<?xml version="1.0" encoding="utf-8" ?>
<soap:Envelope xmlns="http://schemas.xmlsoap.org/soap/envelope/">
<soap:Body>
  <ISO8583PostXml xmlns="http://www.airtel.com/">
    <MsgType>0200</ MsgType>
    < Fields>
      < field_007>0703074323</ field_007>
      < field_011>940321</ field_011>
      < field_012>074323</ field_012>
      < field_013>0703</ field_013>
      < field_041>101</ field_041>
      < field_042>10339012</ field_042>
      < field_043>MERCHANTID00001</ field_043>
      < field_049>566</ field_049>
      < field_052>EA34BC8293EA34BC</ field_052>
      < field_127_002>948729</ field_127_002>
      < field_127_013>0123423401 566</ field_127_013>
      < field_127_014>UBA</ field_127_014>
      < field_127_022>
        < StructureData >
          < CustomerID >0703074323</ CustomerID >
          <WithdrawalCode>940321</WithdrawalCode>
```

Monday, August 15, 2011

Doc Ref:
Doc Version: 1.0
Page 12 of 29

```

    </ StructureData >
  </ field_127_022>
</Fields>
</ISO8583PostXml>
</soap:Body>
</ soap:Envelope>

```

4.2 CashOut Withdrawal Response (Sent to Interswitch)

The following describes the important ISO8583 XML element required to be sent for a CashOut Withdrawal response.

ISO8583PostXML

S/N	Data Element (DE)	Data Type	Description
1	MsgType	String	Message Type Indicator (0210)
2	Fields	Fields	Data Elements “Fields”

Fields

S/N	Data Element (DE)	Data Type	Description
1	Field_003	String	Processing Code (where 010000 – indicates cash withdrawal)
2	Field_004	String	Amount
3	Field_007	String	Transmission Date and Time
4	Field_011	String	System Trace Audit Number (STAN)
5	Field_012	String	Time, Local Transaction
6	Field_013	String	Date, Local Transaction
7	Field_039	String	Response Code (00 – for approved)
8	Field_041	String	Card Acceptor Terminal ID (Branch Code)

9	Field_042	String	Card Acceptor ID Code
10	Field_043	String	Card Acceptor Name Location
11	Field_049	String	Currency Code, Transaction
12	Field_127_002	String	Transaction Reference ID
13	Field_127_013	String	POS Geographic Data
14	Field_127_014	String	Acquiring Bank
15	Field_127_022	String	Structured Data (Contains Mobile Number and one time pass-code)

* - field_127_022 will contain data such as Mobile Number (AccountID) requesting for the cash withdrawal, and the one time pass-code (WithdrawalCode). See sample data below

Structured Data (field022)

```
< StructureData >
  < CustomerID >0703074323</ CustomerID >
  <WithdrawalCode>940321</WithdrawalCode>
</ StructureData >
```

Sample Response

```
<?xml version="1.0" encoding="utf-8" ?>
<soap:Envelope xmlns="http://schemas.xmlsoap.org/soap/envelope/">
<soap:Body>
  <ISO8583PostXml xmlns="http://www.airtel.com/">
    <MsgType>0210</MsgType>
    <fields>
      <field_007>0703074323</field_007>
      <field_011>940321</field_011>
      <field_012>074323</field_012>
      <field_013>0703</field_013>
      <field_039>00</field_039>
      <field_041>101</field_041>
      <field_042>10339012</field_042>
      <field_043>MERCHANTID00001</field_043>
      <field_049>566</field_049>
      <field_127_002>948729</field_127_002>
      <field_127_013>0123423401 566</field_127_013>
      <field_127_014>UBA</field_127_014>
```

```
< field_127_022>  
  < StructureData>  
    < CustomerID >0703074323</ CustomerID >  
    <WithdrawalCode>940321</WithdrawalCode>  
  </ StructureData >  
</ field_127_022>  
</fields>  
</ISO8583PostXml>  
</soap:Body>  
</ soap:Envelope>
```

5 CashOut Reversal

A CashOut Reversal message is a request for authorization to reverse an already charged account of a customer who had asked to withdraw cash from the ATM but did not eventually get cash. It is assumed the customer had already initiated a cash withdrawal earlier. In the case there has not been an earlier cash withdrawal request, the Third Party system will respond with a response code **X** to indicate an original transaction was not sent.

5.1 CashOut Reversal Request (Sent from Interswitch)

The following describes the important ISO8583 XML element required to be sent for a CashOut Reversal.

ISO8583PostXML

S/N	Data Element (DE)	Data Type	Description
1	MsgType	String	Message Type Indicator (0200)
2	Fields	Fields	Data Elements "Fields"

Fields

S/N	Data Element (DE)	Data Type	Description
1	Field_003	String	Processing Code (where 010000 – indicates cash withdrawal)
2	Field_004	String	Amount
3	Field_007	String	Transmission Date and Time
4	Field_011	String	System Trace Audit Number (STAN)
5	Field_012	String	Time, Local Transaction
6	Field_013	String	Date, Local Transaction
7	Field_041	String	Card Acceptor Terminal ID (Branch Code)
8	Field_042	String	Card Acceptor ID Code
9	Field_043	String	Card Acceptor Name Location

Monday, August 15, 2011

Doc Ref:
Doc Version: 1.0
Page 16 of 29

10	Field_049	String	Currency Code, Transaction
11	Field_127_002	String	Transaction Reference ID
12	Field_127_011	String	Original Transaction Rerefence Id
13	Field_127_013	String	POS Geographic Data
14	Field_127_014	String	Acquiring Bank
15	Field_127_022	String	Structured Data (Contains Mobile Number and one time pass-code)

* - field022 will contain data such as Mobile Number (BufferC) requesting for the cash reversal, and the one time pass-code (BufferB). See sample data below

Structured Data (field022)

```
< StructureData >
  < CustomerID >0703074323</ CustomerID >
  <WithdrawalCode>940321</WithdrawalCode>
</ StructureData >
```

Sample Request

```
<?xml version="1.0" encoding="utf-8" ?>
<soap:Envelope xmlns="http://schemas.xmlsoap.org/soap/envelope/">
<soap:Body>
  <ISO8583PostXml xmlns="http://www.airtel.com/">
    <MsgType>0420</MsgType>
    <fields>
      < field_007>0703074323</field_007>
      < field_011>940321</ field_011>
      < field_012>074323</ field_012>
      < field_013>0703</ field_013>
      < field_041>101</ field_041>
      < field_042>10339012</field_042>
      < field_043>MERCHANTID00001</field_043>
      < field_049>566</ field_049>
      < field_127_002>948729</ field_127_002>
      < field_127_011>948729</ field_127_011>
      < field_127_013>0123423401 566</ field_127_013>
      < field_127_014>UBA</ field_127_014>
      < field127_022>
        < StructureData >
          < CustomerID >0703074323</ CustomerID >
```

Monday, August 15, 2011

Doc Ref:
Doc Version: 1.0
Page 17 of 29

```

        <WithdrawalCode>940321</WithdrawalCode>
    </ StructureData >
</ field_127_022>
</fields>
</ISO8583PostXml>
</soap:Body>
</ soap:Envelope>

```

5.2 CashOut Reversal Response (Sent to Interswitch)

The following describes the important ISO8583 XML element required to be sent for a CashOut Reversal response.

ISO8583PostXML

S/N	Data Element (DE)	Data Type	Description
1	MsgType	String	Message Type Indicator (0200)
2	Fields	Fields	Data Elements “Fields”

Fields

S/N	Data Element (DE)	Data Type	Description
1	Field_003	String	Processing Code (where 010000 – indicates cash withdrawal)
2	Field_004	String	Amount
3	Field_007	String	Transmission Date and Time
4	Field_011	String	System Trace Audit Number (STAN)
5	Field_012	String	Time, Local Transaction
6	Field_013	String	Date, Local Transaction
7	Field_039	String	Response Code (00 – for approved)
8	Field_041	String	Card Acceptor Terminal ID (Branch Code)

9	Field_042	String	Card Acceptor ID Code
10	Field_043	String	Card Acceptor Name Location
11	Field_049	String	Currency Code, Transaction
12	Field_127_002	String	Transaction Reference ID
13	Field_127_011	String	Original Transaction Reference ID
14	Field_127_013	String	POS Geographic Data
15	Field_127_014	String	Acquiring Bank
16	Field_127_022	String	Structured Data (Contains Mobile Number and one time pass-code)

* - field022 will contain data such as Mobile Number (AccountID) requesting for the cash reversal, and the one time pass-code (AccountID). See sample data below

Structured Data (field022)

```
< StructuredData >  
  < CustomerID >0703074323</ CustomerID >  
  <WithdrawalCode>940321</WithdrawalCode>  
</ StructuredData >
```

Sample Response

```
<?xml version="1.0" encoding="utf-8" ?>  
<soap:Envelope xmlns="http://schemas.xmlsoap.org/soap/envelope/">  
<soap:Body>  
  <ISO8583Message xmlns="http://www.airtel.com/">  
    <MsgType>0430</MsgType>  
    <fields>  
      <field_007>0703074323</field_007>  
      <field_011>940321</field_011>  
      <field_012>074323</field_012>
```

Monday, August 15, 2011

Doc Ref:
Doc Version: 1.0
Page 19 of 29

```
< field_013>0703</ field_013>
< field_013>00</ field_013>
< field_041>101</ field_041>
< field_042>10339012</ field_042>
< field_043>MERCHANTID00001</ field_043>
< field_049>566</ field_049>
< field_127_002>948729</ field_127_002>
< field_127_011>948729</ field_127_011>
< field_127_013>0123423401 566</ field_127_013>
< field_127_014>UBA</ field_127_014>
< field_127_022>
  < StructureData >
    < CustomerID >0703074323</ CustomerID >
    < WithdrawalCode>940321</WithdrawalCode>
  </ StructureData>
</ field_127_022>
</fields>
</ISO8583PostXml>
</soap:Body>
</ soap:Envelope>
```

6 Communication

Requests will be sent over the HTTPS protocol, so it is important that third party system is able to support the SSL v3 protocol at the minimum.

Sample WSDL

```

<wsdl:definitions xmlns:soap="http://schemas.xmlsoap.org/wsdl/soap/"
xmlns:soapenc="http://schemas.xmlsoap.org/soap/encoding/"
xmlns:tns="http://techquest.interswitchng.com/" xmlns:s="http://www.w3.org/2001/XMLSchema"
xmlns:soap12="http://schemas.xmlsoap.org/wsdl/soap12/"
xmlns:http="http://schemas.xmlsoap.org/wsdl/http/" xmlns:wsdl="http://schemas.xmlsoap.org/wsdl/"
xmlns:wsaw="http://www.w3.org/2006/05/addressing/wsdl"
xmlns:xs="http://www.w3.org/2001/XMLSchema" targetNamespace="http://techquest.interswitchng.com/"
xmlns:wsp="http://www.w3.org/ns/ws-policy" xmlns:wsp1_2="http://schemas.xmlsoap.org/ws/2004/09/policy"
xmlns:wsam="http://www.w3.org/2007/05/addressing/metadata">

    <wsdl:types>
        <xs:schema elementFormDefault="qualified"
targetNamespace="http://techquest.interswitchng.com/" xmlns:xs="http://www.w3.org/2001/XMLSchema"
xmlns:iswdata="http://techquest.interswitchng.com/">

            <xs:element name="Iso8583PostXml" nillable="true">
                <xs:complexType>
                    <xs:sequence>
                        <xs:element name="MsgType" nillable="true" minOccurs="0"
maxOccurs="1" type="xs:string"/>
                        <xs:element name="Fields" nillable="true" minOccurs="0"
maxOccurs="unbounded">
                            <xs:complexType>
                                <xs:sequence>
                                    <xs:element name="Field_002"
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
                                    <xs:element name="Field_003"
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
                                    <xs:element name="Field_004"
nillable="false" minOccurs="0" maxOccurs="1" type="xs:string"/>
                                    <xs:element name="Field_005"
nillable="false" minOccurs="0" maxOccurs="1" type="xs:string"/>
                                    <xs:element name="Field_006"
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
                                    <xs:element name="Field_007"
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
                                    <xs:element name="Field_008"
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
                                    <xs:element name="Field_009"
nillable="false" minOccurs="0" maxOccurs="1" type="xs:string"/>
                                    <xs:element name="Field_010"
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
                                    <xs:element name="Field_011"
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
                                    <xs:element name="Field_012"
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
                                    <xs:element name="Field_013"
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
                                    <xs:element name="Field_014"
nillable="false" minOccurs="0" maxOccurs="1" type="xs:string"/>
                                
                            
                        
                    
                
            
        
    

```

Monday, August 15, 2011

Doc Ref:
Doc Version: 1.0
Page 22 of 29

nillable="false" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="false" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="false" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="false" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="false" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="false" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="false" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="false" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="false" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>

<xs:element name="Field_015"
<xs:element name="Field_016"
<xs:element name="Field_017"
<xs:element name="Field_018"
<xs:element name="Field_019"
<xs:element name="Field_020"
<xs:element name="Field_021"
<xs:element name="Field_022"
<xs:element name="Field_023"
<xs:element name="Field_024"
<xs:element name="Field_025"
<xs:element name="Field_026"
<xs:element name="Field_027"
<xs:element name="Field_028"
<xs:element name="Field_029"
<xs:element name="Field_030"
<xs:element name="Field_031"
<xs:element name="Field_032"
<xs:element name="Field_033"
<xs:element name="Field_034"
<xs:element name="Field_035"
<xs:element name="Field_036"
<xs:element name="Field_037"
<xs:element name="Field_038"
<xs:element name="Field_039"
<xs:element name="Field_040"
<xs:element name="Field_041"

nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>	<xs:element name="Field_042"
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>	<xs:element name="Field_043"
nillable="false" minOccurs="0" maxOccurs="1" type="xs:string"/>	<xs:element name="Field_044"
nillable="false" minOccurs="0" maxOccurs="1" type="xs:string"/>	<xs:element name="Field_045"
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>	<xs:element name="Field_046"
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>	<xs:element name="Field_047"
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>	<xs:element name="Field_048"
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>	<xs:element name="Field_049"
nillable="false" minOccurs="0" maxOccurs="1" type="xs:string"/>	<xs:element name="Field_050"
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>	<xs:element name="Field_051"
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>	<xs:element name="Field_052"
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>	<xs:element name="Field_053"
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>	<xs:element name="Field_054"
nillable="false" minOccurs="0" maxOccurs="1" type="xs:string"/>	<xs:element name="Field_055"
nillable="false" minOccurs="0" maxOccurs="1" type="xs:string"/>	<xs:element name="Field_056"
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>	<xs:element name="Field_057"
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>	<xs:element name="Field_058"
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>	<xs:element name="Field_059"
nillable="false" minOccurs="0" maxOccurs="1" type="xs:string"/>	<xs:element name="Field_060"
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>	<xs:element name="Field_061"
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>	<xs:element name="Field_062"
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>	<xs:element name="Field_063"
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>	<xs:element name="Field_064"
nillable="false" minOccurs="0" maxOccurs="1" type="xs:string"/>	<xs:element name="Field_065"
nillable="false" minOccurs="0" maxOccurs="1" type="xs:string"/>	<xs:element name="Field_066"
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>	<xs:element name="Field_067"
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>	<xs:element name="Field_068"
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>	

nillable="false" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="false" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="false" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="false" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="false" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="false" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="false" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="false" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="false" minOccurs="0" maxOccurs="1" type="xs:string"/>
nillable="false" minOccurs="0" maxOccurs="1" type="xs:string"/>

<xs:element name="Field_069"
<xs:element name="Field_070"
<xs:element name="Field_071"
<xs:element name="Field_072"
<xs:element name="Field_073"
<xs:element name="Field_074"
<xs:element name="Field_075"
<xs:element name="Field_076"
<xs:element name="Field_077"
<xs:element name="Field_078"
<xs:element name="Field_079"
<xs:element name="Field_080"
<xs:element name="Field_081"
<xs:element name="Field_082"
<xs:element name="Field_083"
<xs:element name="Field_084"
<xs:element name="Field_085"
<xs:element name="Field_086"
<xs:element name="Field_087"
<xs:element name="Field_088"
<xs:element name="Field_089"
<xs:element name="Field_090"
<xs:element name="Field_091"
<xs:element name="Field_092"
<xs:element name="Field_093"
<xs:element name="Field_094"
<xs:element name="Field_095"

```
<xs:element name="Field_096">
<xs:element name="Field_097">
<xs:element name="Field_098">
<xs:element name="Field_099">
<xs:element name="Field_100">
<xs:element name="Field_101">
<xs:element name="Field_102">
<xs:element name="Field_103">
<xs:element name="Field_104">
<xs:element name="Field_105">
<xs:element name="Field_106">
<xs:element name="Field_107">
<xs:element name="Field_108">
<xs:element name="Field_109">
<xs:element name="Field_110">
<xs:element name="Field_111">
<xs:element name="Field_112">
<xs:element name="Field_113">
<xs:element name="Field_114">
<xs:element name="Field_115">
<xs:element name="Field_116">
<xs:element name="Field_117">
<xs:element name="Field_118">
<xs:element name="Field_119">
<xs:element name="Field_120">
<xs:element name="Field_121">
<xs:element name="Field_122">
```

```
<xs:element name="Field_123"
<xs:element name="Field_124"
<xs:element name="Field_125"
<xs:element name="Field_126"
<xs:element name="Field_127_001"
<xs:element name="Field_127_002"
<xs:element name="Field_127_003"
<xs:element name="Field_127_004"
<xs:element name="Field_127_005"
<xs:element name="Field_127_006"
<xs:element name="Field_127_007"
<xs:element name="Field_127_008"
<xs:element name="Field_127_009"
<xs:element name="Field_127_010"
<xs:element name="Field_127_011"
<xs:element name="Field_127_012"
<xs:element name="Field_127_013"
<xs:element name="Field_127_014"
<xs:element name="Field_127_015"
<xs:element name="Field_127_016"
<xs:element name="Field_127_017"
<xs:element name="Field_127_018"
<xs:element name="Field_127_019"
<xs:element name="Field_127_020"
<xs:element name="Field_127_021"
<xs:element name="Field_127_022"
<xs:element name="Field_127_023"
```

```
<xs:string nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
<xs:string nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
<xs:string nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
<xs:string nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
<xs:string nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
<xs:string nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
<xs:string nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
<xs:string nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
<xs:string nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
<xs:string nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
<xs:string nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
<xs:string nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
<xs:string nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
<xs:string nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
<xs:string nillable="true" minOccurs="0" maxOccurs="1" type="xs:string"/>
</xs:sequence>
</xs:complexType>
</xs:element>
</xs:sequence>
</xs:complexType>
</xs:element>
<!-- #####-->
<wsdl:message name="Iso8583PostXml">
  <wsdl:part element="tns:Iso8583PostXml" name="parameters"/>
</wsdl:message>
<!-- ##### -->
<!-- ##### ISO8583 Service Port Type ##### -->
<wsdl:portType name="ISO8583ServicesPortType">
  <wsdl:operation name="Iso8583PostXml">
    <wsdl:input message="tns:Iso8583PostXml"/>
    <wsdl:output message="tns:Iso8583PostXml"/>
  </wsdl:operation>
</wsdl:portType>
<!-- ##### -->
```

```
<!-- ##### ISO8583 Service Ports ##### -->
<wsdl:binding name="ISO8583ServicesSoap12Binding" type="tns:ISO8583ServicesPortType">
  <soap12:binding style="document" transport="http://schemas.xmlsoap.org/soap/http"/>
  <wsdl:operation name="Iso8583PostXml">
    <soap12:operation soapAction="Iso8583PostXml" style="document"/>
    <wsdl:input>
      <soap12:body use="literal"/>
    </wsdl:input>
    <wsdl:output>
      <soap12:body use="literal"/>
    </wsdl:output>
  </wsdl:operation>
</wsdl:binding>
<!-- ##### -->

<wsdl:service name="ISO8583Services">
  <wsdl:port binding="tns:ISO8583ServicesSoap12Binding"
name="ISO8583ServicesSoap12Endpoint">
    <soap12:address
location="http://testesb.interswitchng.com/interswitchservices"/>
  </wsdl:port>
</wsdl:service>
</wsdl:definitions>
```