

**National Bank of Greece**

**Card Management System**

**Wave 1 Debit cards**

**Wave 2 Prepaid/Credit cards**

**Wave 3 Acquiring**

**Solution Design**

**ATM/POS**

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# Introduction

The purpose of this document is to provide the ISO protocol specifications for the communication between Base24, Way4 and Integration Layer and also the specifications of Integration Layer that will support the interconnection of the various existing NBG systems with the new CMS solution (Way4) in order to support the ATM and POS Transactions.

This document has been based on the following project deliverables:

* Analysis of the existing ATM and POS Transactions (document: *Online Transactions Documentation.chm*)
* ACI’s Manuals (documents: *BASE24\_External\_Message, BASE24 R6.0 Post v10 2015-10-07 - Tokens Manual)*
* Way4 Manuals
* The outcome of the Technical Architecture stream (document: *SD30\_NBG\_CMS\_Technical Architecture, chapter 6.3*)
* The Openway’s Discovery Analysis

In this document the following interfaces are identified in detail:

* The ISO messages which should be exchanged between Base24, Way4 and Integration Layer
* The new CBS (Core Banking) services required to execute core banking operations
* The modified CBS services to support the new requirements
* The Service Dispatcher which will be utilized in order to perform each requested transaction

The document consists of 5 main chapters:

In ***Chapter 1 Introduction***, the overall architecture of the Integration Layer is described. This chapter is divided into sub-chapters following the Services we have identified. For each different Service the following sections are included:

* **Protocol Converter**
* **Way4 H2H ISO Parser/Composer**
* **Service Dispatcher for Debit:** This section contains the definition of Service Dispatcher CMSDISP3 based on the transaction type retrieved from ISO Message
* **Service Dispatcher for Credit:** This section contains the definition of Service Dispatcher CMCDISP3 that based on the transaction type retrieved from ISO Message
* **Common Checks performed in CBS:** Includes all the checks that need to be performed for all business transactions

In ***Chapter 2 Debit Card Detail Design***, the architecture for debit card services is described:

* **ATM/POS Services:** This sections contains all the ATM and POS transactions divided in services and contains the following sub-sections:
  + **Base24 to Way4 communication:** This section contains the ISO request and response messages (online, advices and reversals where applicable) between Base24 and Way4 along with the actions and validations that Way4 should perform
  + **Way4 to Core Banking System communication:** This section contains the ISO request and response messages (online, advices and reversals where applicable) between Way4 and Integration Layer, as well as the flow of the new CBS services calls.

In ***Chapter 3 Prepaid Card Detail Design***, the architecture for prepaid card services is described. These services are being used for Prepaid Voucher cards at the moment (v5.00).

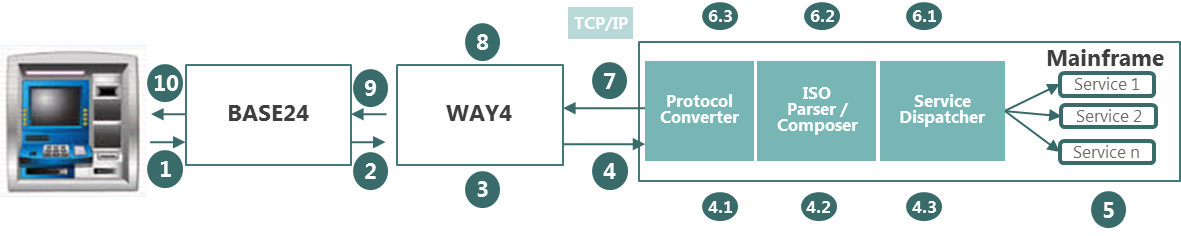
In ***Chapter 4 Switching Detail Design***, the service IPSPOS created in the scope of IPS Switching – Acquiring is described.

In ***Chapter 5 Appendices,*** the following sub-chapters are included:

* **New tables:** Includes the new tables that should be created
* **Common Services:** Includes the new services required for payment transactions
* **Capital Controls validations:** All the validations concerning Capital Controls that are currently in production

Please note that any reference ISO Specifications.xls” within the document should be ignored as ISO Mapping is not part of application blueprint sign off process, as decided from all parties.

## Integration Layer Architecture ATM/POS



*Fig. 1 Logical Architecture – ATM/POS Transactions*

The above figure depicts the communication between Base24 and the DEPOSITS as described in document *SD30\_NBG\_CMS\_Technical Architecture, chapter 6.3.*

ATM or POS initiates a transaction (1). Once Base24 receives it, it transforms it internally to an HISO message and forwards it to Way4 (2). Way4 receives the message, converts it internally to Host to Host ISO (3) and performs all the authorization checks.

After that Way4 creates a new message in Core Banking protocol and forwards it to Integration Layer (4). The first to receive the message is *Protocol Converter* which forwards the message (as a character array) to the ISO Parser. *ISO Parser/Composer* then checks for the message integrity (based on the character array received from Protocol Converter) and decomposes the ISO Message to the COMMAREA (4.2). Once the above steps have been completed, *Service Dispatcher* identifies the transaction, performs some common checks and calls the corresponding Mainframe service (4.3), which performs debit/credit of the customer’s account and fills the required data in the COMMAREA. (5)

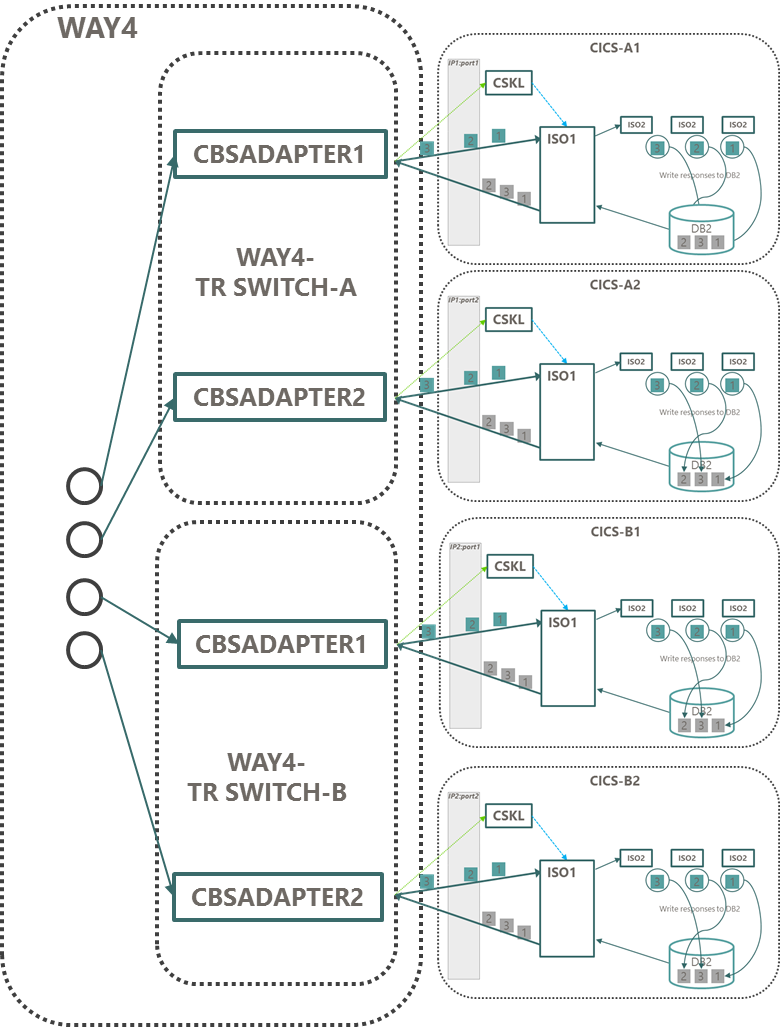
Once the service execution is completed the COMMAREA is forwarded back to Service Dispatcher (6.1) and ISO Parser/Composer (6.2) which after performing the checks if all the required fields are present, composes the ISO Message and forwards it to Protocol Converter (6.3) to reply to Way4 (7).

Way4 converts the message from Core Banking to Host to Host (8) and then to HISO and replies to Base24 (9). Finally Base24 retransforms the message to the corresponding protocol and replies to ATM/POS (10).

The following Chapters describe in detail the pre-mentioned components:

* Protocol Converter
* ISO Parser/Composer
* Service Dispatcher

### Protocol Converter



#### Authorization Request Message

The Protocol Converter is the first component of Integration Layer which receives the Core Banking System message from Way4.

The Protocol Converter is the initial child transaction that is started by the CSKL Listener when WAY4 initiates the Connection.

The transaction is **ISO1**, as defined in the Listener configuration and is a long running transaction, running the program **CMICONV3**.

The program is based on the EZACIC6C sample of IBM. ***Note***: EZACIC6C was used (instead of EZACICSC) because it has support for the ENHANCED Listener (additionally to IP6).

**ISO1** is started automatically whenever a CBSADAPTER channel is started and stopped either by stopping the CBSADAPTER, “killing” the ISO1 running task or shutting down CICS.

Since in a continuous TCP/IP, data stream is split into frames, each ISO 8583 message is sent in a separate frame. A frame consists of a 2-byte header and a message body. A header contains the length of the following message as shown in the below figure:

2 bytes N bytes

| Message Length = N | ISO 8583 Message |
| --- | --- |

*Fig. 2 ISO Message – ATM/POS Transactions*

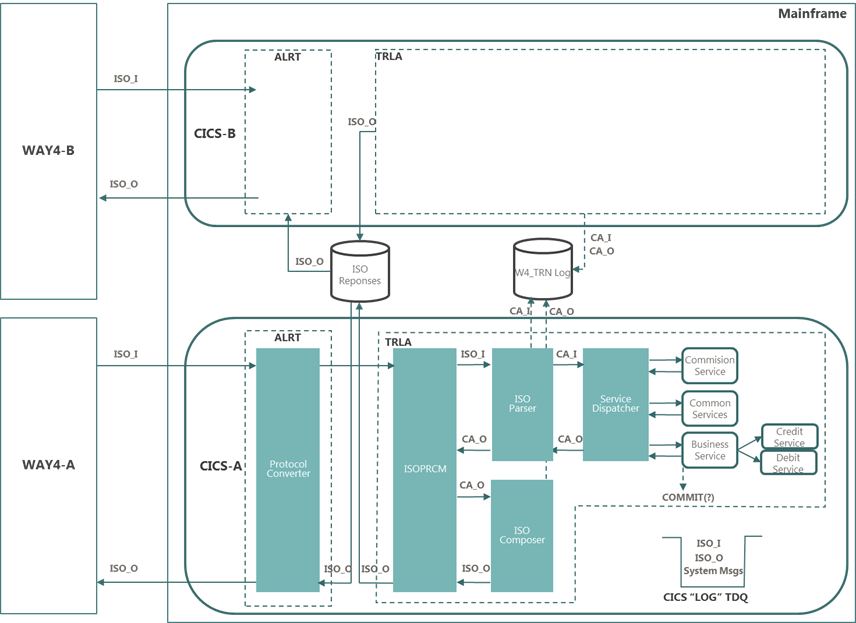
Protocol Converter reads the ISO message from the socket and spawns a new transactions (**ISO2**) passing the ISO message as input to be processed. A new transaction (**ISO2**) is started for *each* ISO message.

#### Authorization Response Message

The ISO responses created by the various ISO2 transactions are kept inside a DB2 table. Protocol Converter reads the ISO responses from the DB2 table and writes the ISO response to the socket connection with WAY4.

| **Protocol Converter Algorithm** |
| --- |
| * Initialization   + Retrieve initial data from Listener   + Initialize Socket environment     - TakeSocket     - Initialize Socket to non-blocking mode * Perform Main Loop   + Read from the socket as long as there are available incoming messages     - RECV SOCKET ISO message length: “N” (2 bytes)     - RECV SOCKET ISO message (“N” bytes)   + Start ISO2 Transaction   + SEND Responses if they are available (max 5)     - Fetch up to 5 responses from DB2 (limited by COMMAREA 32K max length)     - WRITE SOCKET the responses you have read     - Delete the responses from DB2   + DELAY when there is nothing to read or write and there are no running ISO2 transactions     - Delay 70 ms every cycle you remain idle     - When a MAX\_DELAY (1sec) is reached, check if there are any pending ISO responses to be served and set the socket to BLOCKING mode. This way the program will wait on the socket for the next arriving message and there will be no unnecessary looping |

### WAY4 H2H ISO Parser/Composer/Dispatcher



The WAY4 H2H ISO Parser/Composer module will be a separate CICS program (CMIPRCM3) that will perform the following functions:

* Parse the incoming ISO8583 message and transpose it to a COMMAREA understood by the Service Dispatcher module (by calling **CMIPARS3**)
* Call the appropriate Service Dispatcher module (by calling **CMIDISP3**)
* Gather the response from the service dispatcher module into a COMMAREA format and create the outgoing ISO8583 response message and return it to the Protocol Converter (by calling **CMICOMP3**)

| **BIT MAP POSITION** | **TAG** | **HOST** | **TYPE** | **MEANING** |
| --- | --- | --- | --- | --- |
|  |  | **ISO\_MSG\_DATA** |  |  |
|  |  | ISO\_DATA | CHAR(6002) |  |
|  |  | TIMESTAMP | FIXED DEC(15) |  |
|  |  |  |  |  |
|  |  | **ISO\_PARSE** |  |  |
|  |  | BIT\_MAP | CHAR(128) |  |
|  |  | ISOSEM\_LENGTH | FIXED BINARY(15,0) |  |
|  |  | TYP | CHAR(4) | MESSAGE TYPE |
|  |  | PRI\_BIT\_MAP | CHAR(16) | THE PRIMARY BIT MAP IN TRANSLATED BYTE FORMAT , THE MAP INDICATES THE PRESENCE OR ABSENCE OF DATA FIELDS FOR ELEMENTS 1 THRU 64 |
| 1 |  | SECNDRY\_BIT\_MAP | CHAR(16) | THE SECONDARY BIT MAP IN TRANSLATED BYTE FORMAT, THE MAP INDICATES THE PRESENCE OR ABSENCE OF OF DATA FIELD FOR ELEMENTS 65 THRU 128 |
| 2 |  | PAN |  |  |
|  |  | PAN\_LEN | PIN’(2)9’ | THE LENGTH OF THE PRIMARY ACCOUNT |
|  |  | CARD\_PAN | CHAR(19) | THE PRIMARY ACCOUNT NUMBER |
| 3 |  | PROC\_CDE |  |  |
|  |  | TRAN\_CDE | CHAR(2) | TRANSACTION TYPE |
|  |  | FROM\_ACCT\_TYP | CHAR(2) |  |
|  |  | TO\_ACCT\_TYP | CHAR(2) |  |
| 4 | 004 | TRAN\_AMT | PIC'(12)9' | THE AMOUNT OF THE TRANSACTION, DECIMALIZATION IMPLIES FROM THE CURRENCY CODE BEING TRANSMITTED IN BIT 49 (TRAN\_CRNCY\_CDE) |
| 5 | 005 | SETL\_AMT | PIC'(12)9' | THE SETTLEMENT AMOUNT OF THE TRANSACTION IF MULTIPLE CURRENCIES INVOLVED IN THE TRANSACTION, DECIMALS IMPLIED FROM THE CURRENCY CODE TRANSMITTED IN BIT 50 (SETL\_CRNCY\_CDE) |
| 6 |  | BILL\_AMT | PIC'(12)9' | THE BILLING AMOUNT ASSOCIATED WITH THIS TRANSACTION, DECIMALIZATION IMPLIED FROM THE CURRENCY CODE TRANSMITTED IN BIT 51 (CRD\_ISS\_CRNCY\_CDE) |
| 7 |  | XMIT\_DAT\_TIM | PIC'(10)9' | THE DATE AND TIME THE TRANSACTION IS TRANSMITTED TO THE AUTHORIZING ENTITY IN GMT, (FORMAT: MMDDHHMMSS) |
| 10 |  | BILL\_CONV\_RAT | PIC'(8)9' | THE CARDHOLDER CONVERSION RATE USED IN DETERMINING THE FINAL BILLING AMOUNT OF THE TRANSACTION, TRAN\_AMT IS MULTIPLED BY THIS FIELD TO DETERMINE BILL\_AMT, THE FIRST BYTE INDICATES THE DECIMALIZATION POSITION FROM THE RIGHT |
| 11 |  | TRACE\_NUM | PIC'(6)9' | THE SYSTEM TRACE NUMBER ASSOCIATED WITH THIS TRAN AND DOES NOT CHANGE THROUGHOUT THE LIFE OF THE TRANSACTION |
| 12 |  | TRAN\_TIM |  |  |
|  |  | TRAN\_TIM\_HH | PIC'(2)9' | THE LOCAL TERMINAL TRANSACTION TIME WHEN THE TRAN ORIGINATED |
|  |  | TRAN\_TIM\_MM | PIC'(2)9' |
|  |  | TRAN\_TIM\_SS | PIC'(2)9' |
| 13 |  | TRAN\_DAT | PIC'(4)9' | THE LOCAL TERMINAL TRANSACTION DATE WHEN THE TRAN ORIGINATED, (FORMAT: MMDD) |
| 14 |  | EXPR\_DAT | PIC'(4)9' | THE EXPIRATION DATE OF THE CARD (FORMAT = YYMM) |
| 15 |  | SETL\_DAT | PIC'(4)9' | THE DATE THE TRANSACTION WILL BE SETTLED WHEN AN INTERCHANGE IS INVOLVED IN THE TRAN |
| 18 |  | MRCHT\_TYP\_CDE | PIC'(4)9' | THE MERCHANT'S TYPE CODE, IN USA, THIS IS THE SERVICE INDUSTRY CODE (SIC) |
| 19 |  | ACQ\_INST\_CNTRY\_CDE | PIC'(3)9' | THE ACQUIRING INSTITUTION'S COUNTRY CODE |
| 20 |  | PAN\_EXT\_CNTRY\_CDE | PIC'(3)9' | THE PAN EXTENDED COUNTRY CODE |
| 22 |  | ENTRY\_MDE | PIC'(3)9' | THE POINT\_OF\_SERVICE ENTRY MODE |
| 23 |  | MBR\_NUM | PIC'(3)9' | THE SEQUENCE NUMBER ASSOCIATED WITH THIS SPECIFIC PAN |
| 25 |  | PT\_TRAN\_SPCL\_CDE | PIC'(2)9' | THE SPECIAL CONDITION CODE |
| 26 |  | POS\_PIN\_CAPTURE\_CDE | PIC'(2)9' | A CODE INDICATING THE TECHNIQUE AND/OR MAXIMUM NUMBER OF PIN CHARACTERS ACCEPTED BY THE POINT OF SERVICE DEVICE USED TO CONSTRUCT THE PIN DATA |
| 28 |  | TRAN\_FEE |  | THE FEE ASSOCIATED WITH THIS TRAN IN THE CURRENCY OF TRAN\_AMT |
|  |  | TRAN\_FEE\_IND | CHAR(1) | "C" FOR CREDIT, "D" FOR DEBIT |
|  |  | TRAN\_FEE\_AMT | CHAR(8) | THE FEE AMOUNT |
| 32 |  | ACQ\_INST\_ID |  | THE ACQUIRING INSTITUTION IDENTICATION CODE |
|  |  | ACQ\_LEN | PIC'(2)9' | LENGTH |
|  |  | ACQ\_NUM | CHAR(11) | NUMBER |
| 33 |  | FRWD\_INST\_ID |  | THE FORWARDING INSTITUTION IDENTIFICATION CODE |
|  |  | FRWD\_LEN | PIC'(2)9' | LENGTH |
|  |  | FRWD\_NUM | PIC'(11)9' | NUMBER |
| 35 |  | TRACK2 |  | THE TRACK 2 INFORMATION, PAN + EXPIRATION DATE |
|  |  | TRACK2\_LEN | PIC'(2)9' | LENGTH |
|  |  | TRACK2\_DATA | CHAR(37) VARYING | DATA |
| 37 |  | RETRVL\_REF\_NUM | CHAR(12) | THE RETREIVAL REFERENCE NUMBER, IN ATM, THIS FIELD CONTAINS THE SEQUENCE NUMBER ASSOCIATED WITH THIS TRANSACTION, LEFT JUSTIFIED, RIGHT BLANK FILL, IN TELLER, BYTES 1\_6 CONTAIN THE TRACE NUMBER AND 7\_12 CONTAIN THE DEVICE SEQUENCE NUMBER |
| 38 |  | AUTH\_ID\_RESP | CHAR(6) | THE AUTHORIZING HOST'S IDENTIFICATION |
| 39 |  | RESP\_CDE | CHAR(2) | THE RESPONSE CODE ASSOCIATED WITH THIS TRANSACTION 00 APPROOVED  30 FORMAT ERROR  51 NO SUFFICIENT FUND  76 INELIGIBLE ACCOUNT |
| 41 |  | DTERM\_ID | CHAR(8) | THE TERMINAL IDENTIFICATION, S1AXXXXBBBBBBBBB |
| 42 |  | CRD\_ACCPT\_ID\_CDE | CHAR(15) | THE CARD ACCEPTOR IDENITICATION CODE |
| 43 |  | CRD\_ACCPT\_NAME\_LOC |  | THE NAME AND LOCATION OF THE TERMINAL OWNER (CARD ACCEPTOR) |
|  |  | TERM\_LOCATION | CHAR(25) |  |
|  |  | TERM\_CITY | CHAR(13) |  |
|  |  | TERM\_COUNTRY\_CODE | CHAR(2) |  |
| 44 |  | RESP\_DATA |  | ADDITIONAL RESPONSE DATA, BASE24 IS USING THIS FIELD FOR THE HOST TO RETURN LEDGER AND AVAILABLE BALANCES |
|  |  | RESP\_LEN | PIC'(2)9' |  |
|  |  | RSP\_DATA | CHAR(25) |  |
| 45 |  | TRACK1 |  | ANY TRACK 1 DATA BEING TRANSMITTED |
|  |  | TRACK1\_LEN | PIC'(2)9' | LENGTH |
|  |  | TRACK1\_DATA | CHAR(76) VARYING | DATA |
| 46 |  | ADD\_DATA |  | RESERVED FOR ISO USE ONLY |
|  |  | ADD\_DATA\_LEN | PIC'(3)9' | LENGTH |
|  | 704 | XID |  |  |
|  | - | TAG\_ID | CHAR(3) |  |
|  | - | TAG\_LEN | CHAR(12) |  |
|  | - | TAG\_DATA | CHAR(40) |  |
|  | 705 | CAVV |  |  |
|  | - | TAG\_ID | CHAR(3) |  |
|  | - | TAG\_LEN | CHAR(12) |  |
|  | - | TAG\_DATA | CHAR(40) |  |
|  | 707 | UCAF |  |  |
|  | - | TAG\_ID | CHAR(3) |  |
|  | - | TAG\_LEN | CHAR(12) |  |
|  | - | TAG\_DATA | CHAR(200) |  |
|  | 708 | UCAF\_IND |  |  |
|  | - | TAG\_ID | CHAR(3) |  |
|  | - | TAG\_LEN | CHAR(12) |  |
|  | - | TAG\_DATA | PIC'(1)9' |  |
|  |  | RFU | CHAR(718) |  |
| 47 |  | ADD\_DATA\_1 |  | RESERVED FOR NATIONAL USE ONLY |
|  | 901 | ADD\_DATA\_1\_LEN | PIC'(3)9' | LENGTH |
|  |  | SRN |  |  |
|  | - | TAG\_ID | CHAR(3) |  |
|  | - | TAG\_LEN | PIC'(3)9' |  |
|  | - | TAG\_DATA | CHAR(12) |  |
|  | 902 | CRD\_PRESENT\_IND |  |  |
|  | - | TAG\_ID | CHAR(3) |  |
|  | - | TAG\_LEN | PIC'(3)9' |  |
|  | - | TAG\_DATA | CHAR(1) |  |
|  | 906 | CRDHLD\_PRESENT\_IND |  |  |
|  | - | TAG\_ID | CHAR(3) |  |
|  | - | TAG\_LEN | PIC'(3)9' |  |
|  | - | TAG\_DATA | CHAR(1) |  |
|  | 909 | E\_COM\_IND |  |  |
|  | - | TAG\_ID | CHAR(3) |  |
|  | - | TAG\_LEN | PIC'(3)9' |  |
|  | - | TAG\_DATA | CHAR(2) |  |
|  | 910 | ARQC\_VRFY |  |  |
|  | - | TAG\_ID | CHAR(3) |  |
|  | - | TAG\_LEN | PIC'(3)9' |  |
|  | - | TAG\_DATA | CHAR(1) |  |
|  | 911 | CRD\_VRFY\_RSLTS |  |  |
|  | - | TAG\_ID | CHAR(3) |  |
|  | - | TAG\_LEN | PIC'(3)9' |  |
|  | - | TAG\_DATA | CHAR(1) |  |
|  | 915 | CVV2\_RSLTS |  |  |
|  | - | TAG\_ID | CHAR(3) |  |
|  | - | TAG\_LEN | PIC'(3)9' |  |
|  | - | TAG\_DATA | CHAR(1) |  |
|  | 916 | CVV2\_COND |  |  |
|  | - | TAG\_ID | CHAR(3) |  |
|  | - | TAG\_LEN | PIC'(3)9' |  |
|  | - | TAG\_DATA | CHAR(1) |  |
|  | 918 | PREAUTH\_IND |  |  |
|  | - | TAG\_ID | CHAR(3) |  |
|  | - | TAG\_LEN | PIC'(3)9' |  |
|  | - | TAG\_DATA | CHAR(3) |  |
|  | 929 | CAVV\_AAV\_RSLT\_CDE |  |  |
|  | - | TAG\_ID | CHAR(3) |  |
|  | - | TAG\_LEN | PIC'(3)9' |  |
|  | - | TAG\_DATA | CHAR(1) |  |
|  | 946 | PIN\_VRFY\_RSLTS |  |  |
|  | - | TAG\_ID | CHAR(3) |  |
|  | - | TAG\_LEN | PIC'(3)9' |  |
|  | - | TAG\_DATA | CHAR(1) |  |
|  | 959 | ACTION\_CDE |  |  |
|  | - | TAG\_ID | CHAR(3) |  |
|  | - | TAG\_LEN | PIC'(3)9' |  |
|  | - | TAG\_DATA | CHAR(15) |  |
|  | 969 | PIN\_CH\_TYPE |  |  |
|  | - | TAG\_ID | CHAR(3) |  |
|  | - | TAG\_LEN | PIC'(3)9' |  |
|  | - | TAG\_DATA | CHAR(1) |  |
|  | 951 | FIID\_SRC\_CH |  |  |
|  | - | TAG\_ID | CHAR(3) |  |
|  | - | TAG\_LEN | PIC'(3)9' |  |
|  | - | TAG\_DATA | CHAR(1) |  |
|  |  | RFU | CHAR(945) |  |
| 48 |  | ADD\_DATA\_2 |  | THIS PRIVATE FIELD IS BEING USED BY BASE24 TO CARRY SPECIAL INFORMATION NOT NORMALLY PART OF THE STANDARD ISO MESSAGE |
|  |  | ADD\_DATA\_2\_LEN | PIC'(3)9' | LENGTH |
|  | 848 | COMPANY\_CDE |  |  |
|  | - | TAG\_ID | CHAR(3) |  |
|  | - | TAG\_LEN | PIC'(3)9' |  |
|  | - | TAG\_DATA | CHAR(3) |  |
|  | 851 | POS\_PMNT\_CODE |  |  |
|  | - | TAG\_ID | CHAR(3) |  |
|  | - | TAG\_LEN | PIC'(3)9' |  |
|  | - | TAG\_DATA | CHAR(25) |  |
|  |  | RFU | CHAR(965) |  |
| 49 |  | CRNCY\_CODE | PIC'(3)9' | THE CURRENCY CODE OF THE ORIGINAL TRANSACTION USED IN (TRAN\_AMT AND TRAN\_FEE) |
| 50 |  | SETL\_CRNCY | PIC'(3)9' | THE CURRENCY CODE OF THE SETTLEMENT AMOUNTS AND FEES (SETL\_AMT AND SETL\_FEE) |
| 51 |  | BILL\_CRNCY | PIC'(3)9' | THE CURRENCY CODE OF THE BILLING AMOUNT AND FEES (BILL\_AMT AND BILL\_FEE) |
| 52 |  | PIN | CHAR(16) | THE PERSONAL IDENTICATION NUMBER |
| 53 |  | SEC\_CNTRL\_INFO | CHAR(16) | SECURITY RELATED CONTROL INFORMATION |
| 54 |  | ADD\_AMTS |  | USED TO TRANSMIT ANY ADDITIONAL AMOUNTS |
|  |  | ADD\_AMTS\_LEN | PIC'(3)9' | LENGTH |
|  |  | ADD\_AMTS\_DATA | CHAR(120) | DATA |
| 55 |  | EMV\_DATA |  | TRANSACTION EMV DATA |
|  |  | EMV\_DATA\_LEN | PIC'(3)9' | LENGTH |
|  |  | EMV\_DATA\_DATA | CHAR(255) | DATA |
| 70 |  | NETW\_MGMT\_CDE | CHAR(3) | THE NETWORK MANAGEMENT INFORMATION CODE IDENTIFING THE STATUS OF THE NETWORK, POSITION 1 INDICATES THE GENERAL AREA (TYPE) OF MESSAGE, POSITION 2 AND 3 INDICATE THE EXACT REQUEST (SIGN ON, KEY CHANGE, ECHO TEST, ETC,) |
| 90 |  | ORIG\_INFO |  | USED ONLY IN REVERSAL TRANSACTIONS AND CONTAINS KEY DATA ELEMENTS NECESSARY TO LOCATE THE ORIGINAL TRANSACTION |
|  |  | ORG\_TYP | PIC'(4)9' |  |
|  |  | ORIG\_TRACE\_NUM | PIC'(6)9' |  |
|  |  | XMIT\_DAT\_TIM3 | PIC'(10)9' |  |
|  |  | ACQ\_INST\_ID\_NUM | PIC'(11)9' |  |
|  |  | FRWD\_INST\_ID\_NUM | PIC'(11)9' |  |
| 91 |  | FILE\_UPDT\_CDE | CHAR(1) | CONTAINS THE FILE UPDATE CODE DIRECTING THE MAINTAINING SYSTEM ON HOW TO PROCESS THE RECORD |
| 95 |  | REPLACEMENT |  | CONTAINS THE ORIGINAL TRANSACTION AMOUNT AND IS USED ONLY IN A REVERSAL SITUATION, BASE24 CURRENTLY USES ONLY THE FIRST 12 BYTES |
|  |  | AMT\_TXN | PIC'(12)9' |  |
|  |  | AMT\_SET | PIC'(12)9' |  |
|  |  | AMT\_BIL | PIC'(12)9' |  |
|  |  | FILLER17 | PIC'(6)9' |  |
| 100 |  | RCV\_INST |  | CONTAINS THE RECEIVING INSTITUTION ID CODE |
|  |  | RCV\_LEN | PIC'(2)9' | LENGTH |
|  |  | RCV\_ID\_NUM | CHAR(11) | NUMBER |
| 102 |  | ACCT1 |  | CONTAINS THE ACCOUNT NUMBER ASSOCIATED WITH THE 'FROM' SIDE OF A TRANSACTION |
|  |  | ACCT1\_LEN | PIC'(2)9' | LENGTH |
|  |  | ACCT1\_NUM | CHAR(99) VARYING | NUMBER |
| 103 |  | ACCT2 |  | CONTAINS THE ACCOUNT NUMBER ASSOCIATED WITH THE 'TO' SIDE OF A TRANSACTION |
|  |  | ACCT2\_LEN | PIC'(2)9' | LENGTH |
|  |  | ACCT2\_NUM | CHAR(99) VARYING | NUMBER |
| 104 |  | TRAN\_DESCR |  | CONTAINS A VERBAL DESCRIPTION OF THE TRAN IF TRANSMITTED FOR BILLING PURPOSES |
|  |  | TRAN\_DESCR\_LEN | PIC'(2)9' | LENGTH |
|  |  | TRAN\_DESCR\_DATA | CHAR(99) VARYING | DATA |
| 112 |  | PRPT\_FLD |  | RESERVED FOR NATIONAL USE |
|  |  | PRPT\_FLD\_LEN | PIC'(3)9' | LENGTH |
|  | F0 | MASTER\_TAG |  |  |
|  | - | TAG\_ID | CHAR(1) |  |
|  | - | TAG\_LEN | PIC'(3)9' |  |
|  | F0.C0 | T\_FIID |  |  |
|  | - | TAG\_ID | CHAR(1) |  |
|  | - | TAG\_LEN | PIC'(2)9' |  |
|  | - | TAG\_TYPE | CHAR(1) |  |
|  | - | TAG\_DATA | CHAR(4) |  |
|  | F0.C1 | C\_FIID |  |  |
|  | - | TAG\_ID | CHAR(1) |  |
|  | - | TAG\_LEN | PIC'(2)9' |  |
|  | - | TAG\_TYPE | CHAR(1) |  |
|  | - | TAG\_DATA | CHAR(4) |  |
|  | F0.C2 | PR\_GPR\_CDE |  |  |
|  | - | TAG\_ID | CHAR(1) |  |
|  | - | TAG\_LEN | PIC'(2)9' |  |
|  | - | TAG\_TYPE | CHAR(1) |  |
|  | - | TAG\_DATA | CHAR(2) |  |
|  | F0.C3 | W4\_FEE |  |  |
|  | - | TAG\_ID | CHAR(1) |  |
|  | - | TAG\_LEN | PIC'(2)9' |  |
|  | - | TAG\_TYPE | CHAR(1) |  |
|  | - | TAG\_DATA | CHAR(16) |  |
|  | F0.C4 | DEP\_FEE |  |  |
|  | - | TAG\_ID | CHAR(1) |  |
|  | - | TAG\_LEN | PIC'(2)9' |  |
|  | - | TAG\_TYPE | CHAR(1) |  |
|  | - | TAG\_DATA | CHAR(16) |  |
|  | F0.C5 | WAIVER |  |  |
|  | - | TAG\_ID | CHAR(1) |  |
|  | - | TAG\_LEN | PIC'(2)9' |  |
|  | - | TAG\_TYPE | CHAR(1) |  |
|  | - | TAG\_DATA | CHAR(1) |  |
|  | F0.C6 | LOYALTY |  |  |
|  | - | TAG\_ID | CHAR(1) |  |
|  | - | TAG\_LEN | PIC'(2)9' |  |
|  | - | TAG\_TYPE | CHAR(1) |  |
|  | - | TAG\_DATA | CHAR(1) |  |
|  | F0.C7 | TRACE\_ID |  |  |
|  | - | TAG\_ID | CHAR(1) |  |
|  | - | TAG\_LEN | PIC'(2)9' |  |
|  | - | TAG\_TYPE | CHAR(1) |  |
|  | - | TAG\_DATA | CHAR(20) VARYING |  |
|  | F0.C8 | PVV |  |  |
|  | - | TAG\_ID | CHAR(1) |  |
|  | - | TAG\_LEN | PIC'(2)9' |  |
|  | - | TAG\_TYPE | CHAR(1) |  |
|  | - | TAG\_DATA | PIC'(4)9' |  |
|  | F0.C9 | MOBILE\_PHONE |  |  |
|  | - | TAG\_ID | CHAR(1) |  |
|  | - | TAG\_LEN | PIC'(2)9' |  |
|  | - | TAG\_TYPE | CHAR(1) |  |
|  | - | TAG\_DATA | CHAR(14) VARYING |  |
|  | F0.CA | ATM\_VENDOR |  |  |
|  | - | TAG\_ID | CHAR(1) |  |
|  | - | TAG\_LEN | PIC'(2)9' |  |
|  | - | TAG\_TYPE | CHAR(1) |  |
|  | - | TAG\_DATA | CHAR(1) |  |
|  | F0.CB | STMT\_DATA |  |  |
|  | - | TAG\_ID | CHAR(1) |  |
|  | - | TAG\_LEN | PIC'(2)9' |  |
|  | - | TAG\_TYPE | CHAR(1) |  |
|  | - | TAG\_DATA | CHAR(372) VARYING |  |
|  | F0.CC | ATM\_TYPE |  |  |
|  | - | TAG\_ID | CHAR(1) |  |
|  | - | TAG\_LEN | PIC'(2)9' |  |
|  | - | TAG\_TYPE | CHAR(1) |  |
|  | - | TAG\_DATA | PIC'(1)9' |  |
|  | F0.CD | DEBIT\_MC\_PAN |  |  |
|  | - | TAG\_ID | CHAR(1) |  |
|  | - | TAG\_LEN | PIC'(2)9' |  |
|  | - | TAG\_TYPE | CHAR(1) |  |
|  | - | TAG\_DATA | CHAR(32) VARYING |  |
|  | F0.CE | BATCH\_NO |  |  |
|  | - | TAG\_ID | CHAR(1) |  |
|  | - | TAG\_LEN | PIC'(2)9' |  |
|  | - | TAG\_TYPE | CHAR(1) |  |
|  | - | TAG\_DATA | PIC'(6)9' |  |
|  | F0.CF | PRODUCT\_CDE |  |  |
|  | - | TAG\_ID | CHAR(1) |  |
|  | - | TAG\_LEN | PIC'(2)9' |  |
|  | - | TAG\_TYPE | CHAR(1) |  |
|  | - | TAG\_DATA | PIC'(2)9' |  |
|  | F0.D0 | ORIGINATOR |  |  |
|  | - | TAG\_ID | CHAR(1) |  |
|  | - | TAG\_LEN | PIC'(2)9' |  |
|  | - | TAG\_TYPE | CHAR(1) |  |
|  | - | TAG\_DATA | PIC'(1)9' |  |
|  | F0.D1 | REASON\_CODE |  |  |
|  | - | TAG\_ID | CHAR(1) |  |
|  | - | TAG\_LEN | PIC'(2)9' |  |
|  | - | TAG\_TYPE | CHAR(1) |  |
|  | - | TAG\_DATA | PIC'(2)9' |  |
|  | F0.D2 | TERM\_LOG\_NET |  |  |
|  | - | TAG\_ID | CHAR(1) |  |
|  | - | TAG\_LEN | PIC'(2)9' |  |
|  | - | TAG\_TYPE | CHAR(1) |  |
|  | - | TAG\_DATA | CHAR(4) |  |
|  | F0.D5 | REMAIN\_BAL |  |  |
|  | - | TAG\_ID | CHAR(1) |  |
|  | - | TAG\_LEN | PIC'(2)9' |  |
|  | - | TAG\_TYPE | CHAR(1) |  |
|  | - | TAG\_DATA | CHAR(20) |  |
|  | F0.D9 | RESP\_CODE |  |  |
|  | - | TAG\_ID | CHAR(1) |  |
|  | - | TAG\_LEN | PIC'(2)9' |  |
|  | - | TAG\_TYPE | CHAR(1) |  |
|  | - | TAG\_DATA | CHAR(2) |  |
|  | F0.DB | P0\_ACTV\_FLG |  |  |
|  | - | TAG\_ID | CHAR(1) |  |
|  | - | TAG\_LEN | PIC'(2)9' |  |
|  | - | TAG\_TYPE | CHAR(1) |  |
|  | - | TAG\_DATA | CHAR(1) |  |
|  | F0.DC | PAYM\_TYPE |  |  |
|  | - | TAG\_ID | CHAR(1) |  |
|  | - | TAG\_LEN | PIC'(2)9' |  |
|  | - | TAG\_TYPE | CHAR(1) |  |
|  | - | TAG\_DATA | CHAR(5) |  |
|  | F0.DD | ACQ\_INST\_ID |  |  |
|  | - | TAG\_ID | CHAR(1) |  |
|  | - | TAG\_LEN | PIC'(2)9' |  |
|  | - | TAG\_TYPE | CHAR(1) |  |
|  | - | TAG\_DATA | CHAR(11) |  |
|  | E2 | MASTER\_TAG2 |  |  |
|  | - | TAG\_ID | CHAR(1) |  |
|  | - | TAG\_LEN | PIC'(3)9' |  |
|  | E2.C4 | INST\_NO |  |  |
|  | - | TAG\_ID | CHAR(1) |  |
|  | - | TAG\_LEN | PIC'(2)9' |  |
|  | - | TAG\_TYPE | CHAR(1) |  |
|  | - | TAG\_DATA | CHAR(2) |  |
|  | F0.D4 | ORIG\_RRN |  |  |
|  | - | TAG\_ID | CHAR(1) |  |
|  | - | TAG\_LEN | PIC'(2)9' |  |
|  | - | TAG\_TYPE | CHAR(1) |  |
|  | - | TAG\_DATA | CHAR(12) |  |
|  | E0 | MASTER\_TAG3 |  |  |
|  | - | TAG\_ID | CHAR(1) |  |
|  | - | TAG\_LEN | PIC'(3)9' |  |
|  | E0.CB | STMT\_FLG |  |  |
|  | - | TAG\_ID | CHAR(1) |  |
|  | - | TAG\_LEN | PIC'(2)9' |  |
|  | - | TAG\_TYPE | CHAR(1) |  |
|  | - | TAG\_DATA | CHAR(1) |  |
|  | E0.C7 | ORG\_NAME\_ENG |  |  |
|  | - | TAG\_ID | CHAR(1) |  |
|  | - | TAG\_LEN | PIC'(2)9' |  |
|  | - | TAG\_TYPE | CHAR(1) |  |
|  | - | TAG\_DATA | CHAR(18) |  |
|  | E0.C8 | ORG\_NAME\_GR |  |  |
|  | - | TAG\_ID | CHAR(1) |  |
|  | - | TAG\_LEN | PIC'(2)9' |  |
|  | - | TAG\_TYPE | CHAR(1) |  |
|  | - | TAG\_DATA | CHAR(18) |  |
|  | E0.C9 | DEBIT\_IBAN |  |  |
|  | - | TAG\_ID | CHAR(1) |  |
|  | - | TAG\_LEN | PIC'(2)9' |  |
|  | - | TAG\_TYPE | CHAR(1) |  |
|  | - | TAG\_DATA | CHAR(27) |  |
|  | E0.CA | CREDIT\_IBAN |  |  |
|  | - | TAG\_ID | CHAR(1) |  |
|  | - | TAG\_LEN | PIC'(2)9' |  |
|  | - | TAG\_TYPE | CHAR(1) |  |
|  | - | TAG\_DATA | CHAR(27) |  |
|  |  | RFU | CHAR(334) |  |
| 122 |  | ADD\_RECORD |  | RESERVED FOR PRIVATE USE, BASE24 USE THIS FIELD TO TRANSMIT SPECIAL INFORMATION |
|  |  | ADD\_RECORD\_LEN | PIC'(3)9' |  |
|  |  | ADD\_RECORD\_DATA | CHAR(999) |  |
|  |  |  |  |  |
|  |  | **SRVDATA** |  |  |
|  |  | CREDIT\_SUSPENSE | CHAR(1) |  |
|  |  |  |  |  |
|  |  | **CUSTOM\_DATA** |  |  |
|  |  | SUSPECT\_RESP\_CDE | CHAR(2) |  |
|  |  | PREA\_REV\_SESPIKA | CHAR(1) |  |
|  |  | PREA\_COM\_SESPIKA | CHAR(1) |  |

#### [CMIPRCM3] - Incoming Message Parser-Composer Module

| **ISO Parser-Composer Algorithm (CMIPRCM)** |
| --- |
| * Pass iso message data from @CMIPRCM commarea to @CMIPARS commarea * Call service **CMIPARS3** to parse the incoming message * Commit log and insert in CRDT.W4\_TRN * **If** message type = ‘0800’ **then** - **CMINETW3**   [IPS Switching – Issuing]   * **Else** If the card is a debit/prepaid/credit NBG card then   + Call service **CMIDISP3**     - Perform Uniqueness Checks that will be the same for all NBG Cards, based on the SRN of the transaction by calling procedure **CHECK\_MSG\_UNIQ[Table](build to handle cases of “double” transactions)**     - If the card is debit card then       * Call service **CMSDISP3**     - If the card is prepaid voucher or prepaid Visa/MC, card then       * Call service **CMPDISP3**     - Else if the card is a credit card then       * Call service **CMCDISP3**     - If the transaction is approved (@CMIPARS.ISO\_PARSE.RESP\_CDE = ‘00’) then call procedure **INSERT\_MSG\_UNIQ** to insert transaction in uniqueness table * Else if the card is a foreign card then   + Call service **IPSPOS3** * If the transaction was declined, perform rollback * Call service **CMICOMP3** to compose the outgoing message |

#### 

#### [CMIPARS3] - Incoming Message Parser

| **ISO Parser Algorithm (CMIPARS3)** |
| --- |
| Once the ISO8583 request message is received by the ISO Parser/Composer, the first program CMIPARS is called to start message parsing and fill the COMMAREA. The COMMAREA will contain the supported by Host To Host ISO Fields.  The following steps will be performed from start of message (index =0) until the end of message is reached.   * **IF** index = 1 call procedure **PARSE\_MSG\_MAIN\_DATA**:   + Parses the first 2 bytes containing the message length -> transform data from hexadecimal to decimal, and save length   + Parses the next 4 bytes containing the message type (MTID) -> transform data from ASCII to EBCDIC   + Parses the next 8 bytes containing the Primary Bitmap   + Checks the first bit of Primary Bitmap if it indicates that a secondary bitmap is present * Call procedure **PARSE\_ISO\_FLDS**: * Call procedure **CREATE\_BITMAP**:   + Based on the number of bitmaps parses 8 or 16 bytes   + Translates bitmap from hex to binary * Checks based on struct ISO\_MSG\_BITMAPS containing the mandatory fields per message type IF the mandatory fields of the received message are present. **IF** not, **THEN** reply with format error * For DE (Data Element) 1 to 122, if the field is ‘1’ on bitmap do:   + at first bit (DE = 1) check bitmap correctness, and if wrong Error   + at every other (active) bit:   + If the field is fixed length then call procedure **PARSE\_FIX**   [IPS Switching – Issuing]   * + - **If field DE\_CODING = BCD** then       * DE\_LENGTH = CEIL(DE\_LENGTH/2) because length is calculated in data positions and it is always transformed to bytes. For BCD encoding, the data position is a nibble (a decimal digit expressed as 4 bits).     - **If** **field DE\_CODING = BIT** then       * DE\_LENGTH = CEIL(DE\_LENGTH/8). The data position for BIT encoding is a bit.     - In all other cases (ASCII/BIN/EBSDIC) one position equals one byte so nothing should be done.   [\IPS Switching – Issuing]   * + - Copy as many bytes as the length field indicates     - **If field DE\_CODING = BCD** and data type = CHAR or PIC then for ISO\_DATA of the field       * Call procedure **BCD\_TO\_PIC**       * The data in char format has length = DE\_LENGTH\*2     - **Else if** DE\_CODING = ASC then call procedure **ASC\_TO\_EBC**   [\IPS Switching – Issuing]   * For BCD fields If the CA (commarea) length of the field is an odd number (for example 3 bytes, 4 characters, DE51) then remove the first character that is a zero using SUBSTR function. For any other case, simply copy the whole data, normally.   + Else if the field is variable length with one-byte length then call procedure **PARSE\_HLVAR**     - Read the first byte from the input (DE LENGTH) and covert to PIC. The length for HLVAR fields is either in BCD encoding or in ASCII in some cases for CBSH2H custom protocol. It is expressed in data positions (not necessarily bytes). Handling in PARSE\_HLVAR and PARSE\_HLLVAR procedures will be the same, so we will add the BIT (BT) option.   [IPS Switching – Issuing]   * + - **If the format of the field length (DE\_LEN\_COD) is BCD** then       * Bytes to read = CEIL(length bytes/2)       * Bytes to proc = Bytes to read     - **Else if** the format of the field length is BT (BIT) then       * Bytes to read = Length bytes \* 2       * Bytes to proc = Bytes to Read     - **Else if** the format of the field length is BN (BIN) then       * Bytes to read = Length bytes \* 2       * Bytes to proc = Bytes to Read/2     - **Else** (format is ASCII) then       * Bytes to read = Length bytes       * Bytes to proc = Bytes to Read   [/IPS Switching – Issuing]  [IPS Switching – Issuing]   * + - **If the field has sub-fields (tags)** then call procedure **PARSE\_TAGS**       * If the DE coding is ASC then call procedure **PARSE\_ASC\_TAGS**       * Else call procedure **PARSE\_BCD\_TAGS**     - **Else**       * **If DE\_CODING = BCD** then         + If Bytes to read is odd, then   Bytes to read = Bytes to read + 1  Bytes to proc = Bytes to proc + 1  Trim leading zeroes from data   * + - * + Call procedure **BCD\_TO\_PIC** for the field data       * **Else if** **DE\_CODING = BIN** then         + If Bytes to read is odd, then   Bytes to read = Bytes to read + 1  Bytes to proc = Bytes to proc + 1  Trim leading zeroes from data   * + - * + Call procedure **BIN\_TO\_PIC**       * **Else** **(DE\_CODING = ASCII)** call procedure **ASC\_TO\_EBC** for the field data   [/IPS Switching – Issuing]   * + Else if the field is variable length with two-byte length then call procedure **PARSE\_HLLVAR**     - Read the first two bytes from the input (DE LENGTH) and covert to PIC     - The rest of the handling is exactly the same as in HLVAR * Call procedure **CREATE\_RESP\_BITMAP**   In order to compose response bitmap:   * Set message type according to 2nd ISO field (message type):   **If** incoming message is set to (0800)‘NETWORK MANAGEMENT, SIGN ON’, set output to (0810)‘NETWORK MANAGEMENT, ECHO TEST’.  **Else If** incoming message is set to (0100)‘AUTHORIZATION REQUEST’, set output to (0110)‘AUTHORIZATION REQUEST RESPONSE’.  **Else If** incoming message is set to (0200)‘FINANCIAL REQUEST’, set output to (0210)‘FINANCIAL REQUEST RESPONSE’.  **Else If** incoming message is set to (0120/0121)‘ AUTHORIZATION ADVICE (REPEAT)’, set output to (0130)‘ AUTHORIZATION ADVICE RESPONSE’.  **Else If** incoming message is set to (0220/0221)‘FINANCIAL ADVICE (REPEAT)’, set output to (0230)‘FINANCIAL ADVICE RESPONSE’.  **Else If** incoming message is set to (0420/0421)’TRANSACTION REVERSAL ADVICE (REPEAT)’, set output to (0430)‘TRANSACTION REVERSAL ADVICE RESPONSE’.  Any other received message is not accepted.   * Set up response values. * Set 128 bits in bitmap based on existing values. * Split 128 bits to 2 64bit bitmaps (primary and secondary) and transform them from binary to hexadecimal. * Call procedure **FILL\_CA\_FROM\_MSG:** Fills commarea @CMIPARS from the data that was parsed and saved in the structures (ISO\_EXR\_INFO, ISO\_FLDS, ISO\_TAG\_INFO) * If MTID <>0800 then   + Call procedure **INSERT\_TXN\_IN\_DB:** Call program ICDTRN (see X) to insert the transaction in table CRDT.W4\_TRN   **Procedures:**   * Procedure **PARSE\_ASC\_TAGS**:   + For Tag Index = 1 to Field Length     - Retrieve Tag Id and move index by 3     - Call procedure **ASC\_TO\_EBC** for Tag Id     - Retrieve Tag Length and move index by 3     - Call procedure **ASC\_TO\_EBC** for Tag Length     - Retrieve Tag Data     - Call procedure **ASC\_TO\_EBC** for Tag Data     - Call procedure **RETRIEVE\_TAG**     - **If RETRIEVE\_TAG** returns -1 then       * The tag is not listed in specs and should be ignored     - **Else**       * The tag information is saved in struct   [IPS Switching – Issuing]   * Procedure **PARSE\_BCD\_TAGS**:   For Tag Index = 1 to Field Length   * Retrieve Tag ID * **If** the last 8 bits of the Tag ID are equal to ‘1’, **then** set Tag ID to 2 bytes of data, and increment tag\_index by 2 * **Else** increment tag\_index by 1 * Retrieve Tag length * **If** Tag length is 81, **then** retrieve Tag length, transform Tag length from hexadecimal to decimal and increment tag index by 2 * **Else if** Tag length is 82, **then** retrieve Tag length, transform Tag length from hexadecimal to decimal and increment tag index by 3 * **Else** increment tag index by 1, and set Tag length * **If** the 6th bit of the Tag ID is equal to ‘1’ **then** procedure **PARSE\_MASTER** is called   + **While tag index < index + Tag length:**     - Retrieve Tag ID     - **If** the Last 5 digits of the Tag are ‘1’, **then** Tag is 2 bytes in length, increment index by 2     - **Else** increment index by 1     - Retrieve Tag length     - **If** Tag length is 81 **then** retrieve Tag length, transform Tag length from hexadecimal to decimal and increment tag index by 2     - **Else if** Tag length is 82, **then** retrieve Tag length, transform Tag length from hexadecimal to decimal and increment tag index by 3     - **Else** increment tag index by 1, and set Tag length     - **If** the 6th bit of the Tag ID is equal to ‘1’ **then** procedure **PARSE\_MASTER** is called     - **Else** procedure **PARSE\_PRIMITIVE** is called * **Else** procedure **PARSE\_PRIMITIVE** is called   + Retrieve Tag Type and increment index by 1   + Retrieve Tag data   + **If** RETRIEVE\_HTAG returns -1 **then**     - **If** Tag Type is ‘54’ in hexadecimal (ASCII) **then** transform data to EBCDIC     - **Else if** Tag Type is ‘68’ or ‘44’ in hexadecimal (BCD) **then** transform data to PIC     - **Else**       * **If** Tag length is even, **then** transform data from BCD to PIC       * **Else**         + **If** Tag length < 5 **then**   **DO I = 1 TO 4-(L\_TAG\_LEN-1) {**  Set Tag Pad to ‘00’ in hexadecimal  **}**  Set Tag Data   * + - * + Transform Tag from BCD to PIC, and trim zeros   + Update index   [/IPS Switching – Issuing]  Struct ISO\_FLDS contains the following information per data element:   * **DE number** * **DE Description** * **DE Length Format:**   *FIXED* – The field has a fixed length. The length is specified in the Length field. The length of the field is expressed in data positions. It is not always in bytes.  *HLVAR* – The first byte of the field contains the length of the variable data element that follows. The length is in the BCD coding. The length of the field is expressed in data positions. It is not always in bytes. For example, the hex string 0x"06123456" contains a field of length 6 with the 123456 value in the BCD coding.  *HLLVAR* – The first two bytes of the field contain the length of the variable data element that follows. The length is in the BCD coding. The length of the field is expressed in data positions. It is not always in bytes. For example, the hex string 0x"0006123456" contains a field of length 6 with the "123456" value in the BCD coding.   * **DE value format:**   *a* – alphabetic characters  *n* – numeric characters  *an* – alphabetic and numeric characters  *as* – alphabetic and special characters  *ns* – numeric and special characters  *ans* – alphabetic, numeric and special characters  *z* – symbols that can be encoded on Track II  *zpos* – symbols that can be encoded on Track II with '=' as a track separator   * **DE Length.** Interpretation of a field length depends on a field format and coding. For the fixed length format, the field length is constant. For the variable length formats, the length can be specified as a range of possible length values or a maximum length value. The length is expressed in data positions. For different field coding, data positions are different. For the BIT coding, the data position is a bit. For the BIN coding, the data position is a byte. For the EBCDIC and ASCII coding, the data position is a character. For the BCD coding, the data position is a nibble (a decimal digit expressed as 4 bits). * **DE character encoding:**   *BCD* – Binary Coded Decimal13  *EBCDIC* – EBCDIC text data  *ASCII* – ASCII text data  *BIT* – Bit string in the binary format  *BIN* – Binary Data |

#### [CMICOMP3] - Outgoing Message Composer

| **ISO Composer Algorithm** |
| --- |
| Once the response from the service dispatcher module is received, the ISO Composer (program CMICOMP3), starts message composition from the input COMMAREA.  Starts message composition by creating a character array from struct ISO\_FLDS. In order to do so:   * + Call procedure **CREATE\_RESP\_BITMAP** to create the response bitmap   + Call procedure **CHECK\_TXN\_AUTH** to check the message type of the request message   + Call procedure **CREATE\_RESPONSE\_MTI** to create the message type of the response message   + Call procedure **CHECK\_BITMAP\_CORRECTNESS** to check bitmap correctness   + If the message type of the response is <> 810, then     - Call procedure **INSERT\_TXN\_IN\_DB** to insert the response in CRDT.W4\_TRN   + **If** dual step advices (withdrawals through MC Network, POS transactions) which are declined but do to contain tags with values ‘ACCOUNT'S PRODUCT DO NOT ALLOW DEBITING’ / ‘ACCOUNT DOES NOT EXIST’ / ‘ACCOUNT'S BALANCE IS EXCEEDED’ then   the blocking of the amount would not have been performed  the reason code will be set to 95  the transaction should be approved  [IPS Switching - Issuing]   * + Call procedure **FILL\_MSG\_FROM\_CA**     - Copy commarea @CMIPARS data to struct ISO\_FLDS(DE) to compose data elements     - Copy commarea @CMIPARS data to struct ISO\_TAG\_INFO to compose tags in data elements with subfields     - Procedure **CA\_COMP\_TAGS(DE)** gets called for 4 values:   **If** DE = 46 **then**  Set DE length based on ADD\_DATA\_LEN  If said length is 0 then set data  **If** DE = 47 **then**  Set DE length based on ADD\_DATA\_1\_LEN  If said length is 0 then set data  **If** DE = 48 **then**  Set DE length based on ADD\_DATA\_2\_LEN  If said length is 0 then set data  **If** DE = 112 **then**  Set DE length based on PRPT\_FLD\_LEN   * + - Procedure **CREATE\_RESP\_BITMAP()** gets called   + Call procedure **COMP\_MAIN\_FLDS** to compose fields DE =2 and DE = 3 (MTID and Bitmap)   + Call procedure **COMP\_ISO\_FLDS**     - For fields DE =1 to 122,   **If** the first bit is set, **then** set data and update index  For every other bit, if Bitmap(DE) = 1 then do   * + - * If the field is fixed, then call procedure **COMP\_FIX**   **If** field’s encoding is BCD **then**  **If** field length is odd, **then** add a ‘0’ at the beginning of data  Set length to half of ISO Field’s length  Transform data from PIC to BCD  **Else If** field’s encoding is ASCII **then**  Convert data from EBCDIC to ASCII  Set length to ISO Field’s length  Set data according to found value, and update index   * + - * Else if the field is hlvar, then call procedure **COMP\_HLVAR**         + **If** field length’s encoding is BCD **then** set length to half of ISO Field’s length         + **Else if** field length’s encoding is ASCII **then** set length to ISO Field’s length         + If the field has subfields, then call procedure **COMP\_TAGS**   If the field has ASCII encoding, then  Call procedure **COMP\_ASC\_TAGS:**  For all the tags in structure iso\_tag\_info (1 to 54)  If the tag is contained in the current DE and the tag data field is not empty  Append the tag id, tag length and tag data to the DE data  Convert DE data to ASCII format  Return the output to COMP\_TAGS procedure  Else  Call procedure **COMP\_BCD\_TAGS:**  For all the tags in the structure iso\_tag\_info (1 to 54)  If the tag is contained in the current DE and the tag is a container/master tag, then  Call procedure **COMP\_MASTER** to Initialize master tag length and data fields  Calculate master tag id (1 or 2 bytes)  Append the tag id to the de data  Call procedure **COMP\_PRIMITIVE(DE, MTAG)** to compose the master tag data from all tags that are included in the master tag  Calculate master tag length  Append the master tag length to the de data  Append the master tag data to the de data  Else if the tag is contained in the current DE and the tag is not a container tag and the tag is not included in any container tag, then  Append tag id to de data  Append tag length to de data  Append tag data to de data  Else;   * + - * + **If** fields encoding is BCD **then**   **If** DE <> 32 **then** trim zeros fromdata  **Else** don’t edit data  **If** data’s length is odd **then** add a ‘0’ at the beginning of data  Convert data from PIC to BCD  **If** data’s length is odd and field length’s encoding is ASCII and first character  (in hexadecimal) is ‘00’ **then**  Shift data 1 space to the left   * + - * + **Else If** field’s encoding is ASCII **then** convert data from EBCDIC to ASCII         + Convert field length from PIC to EBCDIC         + Set ISO\_MSG\_DATA and update index (by 1)         + **If** field length’s encoding is ASCII and field’s encoding is BCD **then** half the length   Set data and update index   * + - * Else if the field is hllvar, then call procedure **COMP\_HLLVAR**         + **If** field length’s encoding is BCD **then** set length to half of ISO Field’s length         + **Else if** field length’s encoding is ASCII **then** set length to ISO Field’s length         + **If** the field has subfields, **then** call procedure **COMP\_TAGS (like above)**         + **Else If** field’s encoding is BCD **then** * Trim zeros from data * If length is odd, add a 0 at the beginning of data * Convert data from PIC to BCD   + - * + **Else If** field’s encoding is ASCII **then** * Convert data from EBCDIC to ASCII   + - * + Convert field length from PIC to EBCDIC         + Set data and update index (Note to handle length for update index first in case of specific encodings)   [/IPS Switching - Issuing]   * + Call procedure **WRITE\_RESP\_DB** to call program ICDDISP and write the final response message in cics db in order for the Protocol converter to read and send the response   [IPS Switching - Issuing]  Procedure **COMP\_PRIMITIVE (DE, MTAG, L\_TAG\_DATA):**   * + For all the tags in the structure iso\_tag\_info (1 to 47)     - If the tag is contained in the current DE and the tag is contained to the current container/master tag and the tag is a master tag then       * Initialize master tag length and data       * Calculate master tag id (1 or 2 bytes)       * Append the tag id to the de data       * Call procedure COMP\_PRIMITIVE(DE, MTAG) to compose the master tag data from all tags that are included in the master tag       * Calculate master tag length       * Append the master tag length to the de data       * Append the master tag data to the de data     - Else If the tag is contained in the current DE and the tag is contained to the current container/master tag, then       * Calculate primitive tag id (1 or 2 bytes)       * Calculate primitive tag length         + If the tag is ASCII then   The length is expressed in nibbles and the data nibble is one byte. So we increase the length by 1 (to include data type byte) and convert to hex   * + - * + Else the tag is BCD and the nibble is ½ byte   So the length in BCD is the ceil(length in nibbles/2 ). We increase by 1 to include the data type byte and convert to hex   * + - * + If the length is < 256 then the length is 1 byte, else the length is 2 bytes       * Calculate tag type and tag data         + If the tag is ASCII   Call procedure **EBC\_TO\_ASC**   * + - * + Else   Call procedure **PIC\_TO\_BCD**  If the length is an odd number then padd the second half of the last byte with ‘F’   * + - * Append tag info to master tag data       * Return master tag data   [/IPS Switching - Issuing] |

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#### [CMIDISP3] - Main Service Dispatcher

| **ISO Parser-Composer Algorithm (CMIDISP3)** |
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| If Cosmote Prepaid card(CARD\_PAN = 516297) then EXIT with 05.  If it is a SESPIKA card (non migrated) attempting a deposit(29) with a message type (0120/0121)AUTHORIZATION ADVICE then EXIT with 00, to be handled by WAY4.  For Debit products (PR\_GPR\_CDE = 01/02/03/04/05):  If response code is not 00/empty and message type is (0120/0121)AUTHORIZATION ADVICE and it is not a payment to an organization through  POS Payspot (P1A) then Decline and EXIT with response code 00, to be handled by WAY4.  For Debit(01/02/03/04/05), Credit(05/06) and Prepaid cards(08/09) excluding Cosmote Prepaid(516297), set SESPIKA indicator to 0, otherwise 1.  For NBG ATMs(merchants type=6011) and gateway not Mastercard(BKNT) or Visa(VISA), set ATM indicator to 1, otherwise 0.  Check Message uniqueness based on SRN, Transaction Type, Message Type, and Transaction Type:  0: DUPLICATE TRANSACTION  1: NORMAL PROCESSING  2: SHOULD NOT BE PROCESSED BUT NOT DECLINED  3: SHOULD NOT BE PROCESSED BUT DECLINED  For (0100/0200/0420/0421)Authorisation Transaction (Non-advice):  Call **SRVCMPL** for validation regarding compliance. If not valid, EXIT.  For Debit(01/02/03/04/05) call Dispatcher **CMSDISP3** (see 1.1.2.5).  For Prepaid(08/09) excluding Cosmote Prepaid(516297) call Dispatcher **CMPDISP3** (see 1.1.2.6).  For every other case (Credit) call DIspatcher **CMCDISP3** (see 1.1.2.7).  Call **ICDMUQ** (see **X**) insert transaction uniqueness criteria to CRDT.MSG\_UNIQ[Table] |

#### [SRVCMPL] - Regulatory Projects

| **ISO Parser-Composer Algorithm (SRVCMPL)** |
| --- |
| Find SYDIPEL through card number (by calling SRVIXAS).  Check if it is a high risk country (by calling SRVSMCY), and block transaction if that’s the case.  Check for suspicious customer (by calling SRVINDS), specifically (if SRVINDS was run successfully with response code 0:   * I\_CLSF\_INDC\_VAL\_K = 8900022 -> Blocked, exit * I\_CLSF\_INDC\_VAL\_K = 8900023 -> Pending   + **If** high risk country was found (@SRVSMCY.ODATA.SPARE4 = 'NKYC') or transaction code is 01/50 (withdrawal/ATM) **then** exit * I\_CLSF\_INDC\_VAL\_K = 8900024 -> Under investigation   + **If** high risk country was found (@SRVSMCY.ODATA.SPARE4 = 'NKYC') or transaction code is 01/50 (withdrawal/ATM) **then** exit   For response code 4: no action.  And for every other response code exit.  Check for prohibited transaction (@SRVINDS.IDATA.I\_CLSF\_INDC\_TP\_K = 8200031) (by calling SRVINDS):  Response code 0 -> Prohibited, Exit  Response code 4 -> No Action  Other response code -> Exit  Check customer’s basic characteristics (@SRVINDS.IDATA.I\_CLSF\_INDC\_TP\_K = 8200058) (by calling SRVINDS):  Response code 0 -> **If** high risk country was found (@SRVSMCY.ODATA.SPARE4 = 'NKYC') **then** exit  Response code 4 -> No Action  Other response code -> Exit  Check for customer onboarding (@SRVINDS.IDATA.I\_CLSF\_INDC\_TP\_K = 8200040) (by calling SRVINDS):  Response code 0 ->  **If** customer is onboarding (I\_CLSF\_INDC\_VAL\_K = 8300128) and high risk country was found (@SRVSMCY.ODATA.SPARE4 = 'NKYC')  **then** exit  **If** onboarding is pending (I\_CLSF\_INDC\_VAL\_K = 8300143) **then** exit  Response code 4 -> No Action  Other response code -> Exit  Similarly, check for business onboarding (@SRVINDS.IDATA.I\_CLSF\_INDC\_TP\_K = 8200053) (by calling SRVINDS):  Response code 0 ->  **If** business onboarding is pending (I\_CLSF\_INDC\_VAL\_K = 8300198) **then** exit  **If** business onboarding remote (I\_CLSF\_INDC\_VAL\_K = 8300197)  and high risk country was found (@SRVSMCY.ODATA.SPARE4 = 'NKYC') **then** exit  Response code 4 -> No Action  Other response code -> Exit  Check for remote onboarding with credit limit (@SRVINDS.IDATA.I\_CLSF\_INDC\_TP\_K = 8200065) (by calling SRVINDS):  Response code 0 ->  **If** remote onboarding with credit limit (I\_CLSF\_INDC\_VAL\_K = 8300001)  and high risk country was found (@SRVSMCY.ODATA.SPARE4 = 'NKYC') **then** exit  Response code 4 -> No Action  Other response code -> Exit  Check for Youth onboarding for credit payment or transfer:   * **If** transaction is 50 (ATM transaction) and company code is 031/010(funds transfer through ATM) then retrieve target SYDIPEL (by calling SRVIXAS), and **if** it different than the source SYDIPEL, **then** check for youth onboarding (by calling SCDMCC)   Check if customer is blocked (TRANS\_TYPE = 'BLOCKING') (by calling SCDMCC and then SRVKYC2):  @SRVKYC2.ODATA.F\_BLOCKED = '1' and @SRVKYC2.ODATA.F\_EXCEPTION = ' ' -> Possibly Blocked Transactions  @SRVKYC2.ODATA.F\_BLOCKED = ' ' and @SRVKYC2.ODATA.F\_EXCEPTION = 'X' -> Exempt from blocking  @SRVKYC2.ODATA.F\_BLOCKED = '2' and @SRVKYC2.ODATA.F\_EXCEPTION != 'X’' -> Blocked, Exit  For product code 01/02/03/04/05 (debit):  Check if account is VASP (by calling SRVIPKP):  @SRVIPKP.ODATA.ROWS(1).CODE4 -> VASP account  @SRVIPKP.ODATA.ROWS(1).CODE2 = '2' -> Check account  Check for SCRAP indicator in customer (by calling INDSEL1 with @INDSEL1.IDATA.I\_CLSF\_INDC\_TP\_K = 9000002):  Response code 0 -> **If** I\_CLSF\_INDC\_VAL\_K = 12800385 **then** SCRAP **otherwise** not SCRAP  Response code 4 -> check for SCRAP indicator again (by calling INDSEL1 with @INDSEL1.IDATA.I\_CLSF\_INDC\_TP\_K = 13300001)  **If** I\_CLSF\_INDC\_VAL\_K = 13208110 **then** SCRAP **otherwise** not SCRAP  Other response code -> Exit  For VASP accounts, **if** product code is 02/05, **then** exit  (For VASP accounts, product code must be 107/111) (business debit products)  For VASP accounts, **if** it is organization payment to POS Payspot (P1A) **then** Exit with response code 00  For check accounts, **if** customer has SCRAP indicator, **then** perform validations (by calling SCDMCC):   * **If** SCRAP indicator is returned (TRANS\_TYPE ='SCRAP') **then** check and update 15K limit of SCRAP customers (by calling SRVWLIM):   + Response code 0 -> No Action   + Other response code -> Exit   Check for other compliance projects (by calling SCDMCC):  Response code 0 ->   * **If** account is VASP **then**    + **If** transaction type is VASP **then** No Action, **otherwise** EXIT * **Else if** transaction type is GAMBLING **then** check legal documents (by calling SRVDCF1):   + For no identity document (I\_CLSF\_CONFIRM\_TP\_K = 1900002), but a passport (I\_CLSF\_CONFIRM\_TP\_K = 1900003) check validity (by calling SRVIPDF)   + For an identity document or valid passport Exit, end * **Else if** transaction type is CRYPTOLIST **then**    + For legal entities (business) then check legal documents (check valid date, and passport if it exists) (by calling SRVIPDF)   + Otherwise check legal documents (by calling SRVDCF1)   + Check and update SYDIPEL counters (by calling SRV WLIM)   Response code 4 ->   * **If** account is VASP **then** Exit * **Otherwise** return with response code 00   Other response code -> Exit |

#### [CMSDISP3] - Service Dispatcher for Debit

| **ISO Parser-Composer Algorithm (CMIPRCM)** |
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| Once the Service Dispatcher received the filled COMMAREA from ISO Parser/Composer it performs the following actions:   * If it is a Prepaid Voucher (PR\_GPR\_CDE=04) then EXIT. (It is not Debit, and should not be handled here) * Based on field TRAN\_CODE of ISO\_MESSAGE CA which is derived from ISO field Transaction Code (DE 03), calls the corresponding Business Service from the following: * Service: *“Purchases and Cash Advance from POS” (*TRAN\_CDE = ‘00’ or ‘10’ or ‘11’ or ‘17’) - ***CMDPOS3*** *(see X)* * Service: *“Cash Withdrawals” (*TRAN\_CDE = 01) – ***CMDWDRW3*** *(see X)* * *Service: “Money Send” (*TRAN\_CDE = 28) – ***CMDMNSD3*** *(see X)* * Service: *“Cash Deposits” (*TRAN\_CDE = 29) [CMS ACQUIRING] * **If** source channel = ‘A’ **then**: * **If** message type = (0100)Authorization Request **then** call **CMDDPAV** *(see 6.1.1.3)* (Perform the cash deposit transaction without envelope in case of online message: Validations) * **If** message type = (0220/0221)Financial Advice **then** call **CMDDPAA** *(see 6.1.1.3.1)* (Perform the cash deposit transaction without envelope in case of online message: Actual Transaction) * **If** message type = (0420/0421)Transaction Reversal Advice **then** call **CMDDEPO3** *(see X)* (Perform the cash deposit transaction without envelope in case of online message: Reversal) * **Otherwise** call **CMDDEPO3** *(see X)* * Service: *“Balance Inquiry” (*TRAN\_CDE = 30) – ***CMDBAL3*** *(see X)* * Service: *“Mini Statement” (*TRAN\_CDE = 32)   + **If** (source channel = Advice (A)   & message type = (0100)Authorization Request  & PREAUTH\_IND= '108') **then** call **CMDFSTMT** *(see X)*   * + **Else** call **CMDSTMT3** *(see X)* * Service: *“Payments and Funds Transfers” (*TRAN\_CDE = 50) – ***CMDPAYM3*** *(see 2.1.7.2.1)* * Service: *(*TRAN\_CDE = 91)   + **If** action code = ‘PIN\_POSITION’ **then**: Call **CMDPINP3** *(see X)*   + **Else** call **CMDACTV3** *(see X)*   Once the execution of the above services of dispatcher is finished, an EXEC CICS SYNCPOINT command is executed to perform the commit. The ISO\_MESSAGE CA is then forwarded to ISO Parser/Composer to compose the message.    All these services are included in the design of the corresponding business transaction. Before calling the above services a group of common services will be called as described in Chapter 4.1. |

#### [CMPDISP3] - Service Dispatcher for Way4 Prepaid

| **Core Banking Common Checks** |
| --- |
| Once the Service Dispatcher received the filled COMMAREA from ISO Parser/Composer it performs the following actions:   * Based on field TRN\_CODE of ISO\_MESSAGE CA which is derived from ISO field Transaction Code (DE 03), calls the corresponding Business Service from the following: * **If** payment to an organization through POS Payspot (P1A) and Prepaid (PR\_GPR\_CDE = ‘08’/‘09’) **then** - **IPSPOS3** (see X) * **Else If** Deposit (TRAN\_CDE = ‘29’) and(PR\_GPR\_CDE = ‘08’) and   (message type = (0120/0121)Authorization advice or (0220/0221) Financial Advice) **then** – **CMDDPAA** (see X)  Once the execution of the above services of dispatcher is finished, an EXEC CICS SYNCPOINT command is executed to perform the commit. The ISO\_MESSAGE CA is then forwarded to ISO Parser/Composer to compose the message.    All these services are included in the design of the corresponding business transaction. Before calling the above services a group of common services will be called as described in Chapter 4.1. |

#### [CMCDISP3] - Service Dispatcher for Credit

Once the new Service Dispatcher **CMCDISP3** receives the filled COMMAREA from ISO Parser/Composer **CMIPARS3** it performs the following actions:

| **Algorithm** |
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| * In case the message received is a message with MTID = ‘0800’, no action should be performed and the program is terminated * **If** Credit**(**PR\_GPR\_CDE = 06 / 07) **then**   Call procedure CHECK\_SESPIKA:  Call program SRV44NP   * **If** SESPIKA card found, **then** no action * **Else If** WAY4 card found **then**:   **If** payment to an organization through POS Payspot (P1A) **then** - call IPSPOS3 (see X)  **Else If** Deposit(TRN\_CDE = 29) and (Message Type = (0120/0121)AUTHORIZATION ADVICE (REPEAT) / (0220/0221)FINANCIAL ADVICE (REPEAT)) **then**  – call CMDDPAA  **Else** EXIT with response code 00   * **Else If** error in card number **then** ERROR with response code 14 * **Else** Unknown card ERROR with response code 05 * **If** (Message Type = (0120/0121)AUTHORIZATION ADVICE (REPEAT)) and response code <> 00 and not payment to an organization through POS Payspot (P1A) **then**   EXIT with response code 00   * **If** (Message Type <> (0420/0421)TRANSACTION REVERSAL ADVICE REPEAT / (0120/0121)AUTHORIZATION ADVICE REPEAT) **then** set response code to 00 |

# Debit Card Detail Design

## ATM/POS Services

### ACTIVATION

#### WAY4 communication

##### Normal – Debit Card Activation

| **Transaction General information** | |
| --- | --- |
| **Transaction category (EN)** | Debit Card Activation |
| **Channel** | ATM |
| **ISO message type** | 0200 |
| **Transaction Identification (as sent from Base24)** | 93  «To account type» of P-3 = 01 |
| **Use Cases** | DC\_ATM\_011 |

For the ISO Message please refer to ISO Specifications.xls “ACTIVATION\_SP\_0100” in *Chapter 6 Appendices*

###### Way4 Actions

| **Actions** |
| --- |
| * Check that card activation is permitted based on: * The card product is one of the following: * Agrokarta * Agrokarta Business * Debit MasterCard * Debit MasterCard Business * Card status * The Card statuses that allow Debit Card Activation are:   + - * Card Status: Active       * Plastic Production status: Locked       * Plastic status: Locked * PIN Production status: PIN Delivered *Or*   + - * Card Status: Active       * Plastic Production status: Active       * Plastic status: Ready       * PIN Production status: PIN Delivered   (This case is allowed for Base24 synchronization of an already active debit card)   * Validates that there is a primary account already connected to the debit card * Once the response from DEPOSITS is received and it is successful **THEN**: * Checks if the customer has another Debit Card (debit card’s bin to be deleted will be received in tag F0.CD) active, **THEN**   + - Deactivates the previously active (Card status = 0) Debit Card by changing its status to ‘G’ (Permanent deletion of Activation of Debit MasterCard) * Activates the new Debit Card. Update the statuses of the debit card. The new status after Card Activation completion will be:   + - * Card Status: Active       * Plastic Production status: Active       * Plastic status: Ready       * PIN Production status: PIN Delivered |

#### WAY4 to Core Banking System communication

##### [CMDACTV3] - Normal - Debit Card Activation

###### Online (0100/0110)

| **Transaction’s ISO Message Data** | |
| --- | --- |
| **Use Case ID** | ***DC\_ATM\_011*** |
| **Channel** | ATM |
| **ISO Message Type** | 0100/0110 |
| **Transaction Identification** | Transaction Code = 91 and Tag 959= “CARD\_ACTIVATION” |

For the ISO Message please refer to ISO Specifications.xls “*ACTIVATION\_SP\_0100*” in *Chapter 6 Appendices*

###### Service Logic

| **Service Logic** |
| --- |
| * **IF** *DE 112, tag F0.CD* is present indicating that the customer has already another active debit card, **THEN**: * Deletes the relationship of the old Debit Card with **all** the Customers connected to it (by calling program **SRV44L3**) |

###### Core Banking Services

SRV44L3

| **SRVIXAF information** | | | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | | SRV44L3 | | | | |
| **Service description** | | | | | | Deletes the relationship of the old Debit Card with **all** the Customers connected to it. It Uses option 4 where it calls SRVIXAD to delete rows from CRAT.C\_IP\_X\_ACC[Table] | | | | |
| **CICS System** | | | | | | SY.DI.PEL | | | | |
|  | | | | | |  | | | | |
| **Input Data** | | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | | **Description** | | | **Data Type** | | **Length** |
| 1 | OPERATION\_MODE | | N/A | | Set to ‘1’ | | | N/A | | N/A |
| **2** | **CARD** | | **DE 02** | | **Card PAN (Debit MC)** | | | **N/A** | | **N/A** |
| 3 | CARD\_STATUS | | N/A | | Set to ‘\*’ | | | N/A | | N/A |
| 4 | PLASTIC\_STATUS | | N/A | | Set to ‘\*’ | | | N/A | | N/A |
| 5 | PLASTIC\_PRODUCTION\_STATUS | | N/A | | Set to ‘\*’ | | | N/A | | N/A |
| 6 | PIN\_STATUS | | N/A | | Set to ‘\*’ | | | N/A | | N/A |
| 7 | PRODUCT\_CODE | | N/A | | Set to ‘\*\*\*’ | | | N/A | | N/A |
| **8** | **PRODUCT\_GROUP** | | **DE 112** | | **Product group code** | | | **N/A** | | **N/A** |
| 9 | ACTION\_CODE | | N/A | | Set to ‘ACTV’ | | | N/A | | N/A |
| **10** | **ETHNOCASH\_CARD** | | **DE 112** | | **Old ETHNOCASH Card** | | | **N/A** | | **N/A** |
| 11 | ETHNOCASH\_CARD\_STATUS | | N/A | | Set to ‘\*’ | | | N/A | | N/A |
| **Output Data** | | | | | | | | | | |
| **A/A** | **Name** | **ISO Field** | | **Description** | | | **Data Type** | | **Length** | |
| 1 | RESP | N/A | | Response message | | | N/A | | N/A | |
| 2 | RC | N/A | | Response code | | | N/A | | N/A | |

### ATM

#### WAY4 communication

##### Normal – Cash Withdrawals

| **Transaction General information** | |
| --- | --- |
| **Transaction category (EN)** | Cash Withdrawals from all networks i.e. NBG’s ATMs, International ATMs,  DIAS ATMs |
| **Transaction category (GR)** | Ανάληψη μετρητών από όλα τα δίκτυα - ΑΤΜ ΕΤΕ, DIAS ATM,  International ATM |
| **Channel** | ATM |
| **ISO message type** | 0200/0220 |
| **Transaction Identification (as sent from Base24)** | Transaction Code = 01 |
| **Use Cases** | DC\_ATM\_025  DC\_ATM\_028  DC\_ATM\_041  DC\_ATM\_047 |

###### Online (0200/0210)

For the ISO Message please refer to ISO Specifications.xls “*ATM\_SP\_0100*” in *Chapter 6 Appendices*

###### Advice (0220/0230)

For the ISO Message please refer to ISO Specifications.xls “*ATM\_SP\_0120*” in *Chapter 6 Appendices*

###### Way4 Actions

| **Actions** |
| --- |
| * Executes authorization process per standard WAY4 authorization rules and product parametrization as follows: * Card status: “Active” * Plastic status: “Active” * Card should not be expired * Checks amount limiters * **IF** *DE 03 = ‘01’ and DE 112-tag F0.C0 = “DIAS”* (Withdrawal through DIAS ATM) **THEN** * Calculates the final customer’s commission to be debited * **IF** *DE 03 = ‘01’ and DE 112-tag F0.C0 = ‘"BKNT" or "VISA" (*Withdrawal from International ATM) **THEN:** * **IF** *DE 49! = 978* (Transaction currency code is not Euro (value: 978)) **THEN**: * Transaction amount is increased by 2% * **OTHERWISE:** * Transaction amount does not change and remains the same as the initial * Calculates customer’s fee based on the transaction amount + the markup * Produces a Block Code for the transaction (**SRN**) |

##### Technical Reversal – Cash Withdrawals

| **Transaction General information** | |
| --- | --- |
| **Transaction category (EN)** | Reversal of Cash Withdrawals from NBG’s ATMs  Reversal of Cash Withdrawal from International ATMs  Reversal of Cash Withdrawal from DIAS ATMs |
| **Transaction category (GR)** | Ακύρωση ανάληψης μετρητών από ΑΤΜ ΕΤΕ  Ακύρωση ανάληψης μετρητών από DIAS ATM  Ακύρωση ανάληψης μετρητών από International ATM |
| **Channel** | ATM |
| **ISO message type** | 0420 |
| **Transaction Identification (as sent from Base24)** | Transaction Code = 01 |
| **Use Cases** | DC\_ATM\_025  DC\_ATM\_028  DC\_ATM\_041  DC\_ATM\_047 |

For the ISO Message please refer to ISO Specifications.xls “*ATM\_SP\_0420*” in *Chapter 6 Appendices*

###### Way4 Actions

| **Actions** |
| --- |
| * Executes authorization process per standard WAY4 authorization rules and product parametrization as follows: * Card status: “Active” * Plastic status: “Active” * Card should not be expired * **IF** *DE 39 = 22* (response code in the input message is ‘Suspect Reversal’)[[1]](#footnote-0) **THEN**: * The transaction is not forwarded to the DEPOSITS and reply to Base24 with approval. * **IF** *DE 03 = ‘01’ and DE 112-tag F0.C0 = “DIAS”* (Reversal of Withdrawal through DIAS ATM) **THEN** * **IF** *DE 95* is present, indicating that the reversal is partial, **THEN**: * Checks **IF** the fee was waived for this transaction, by checking if *DE 112-tag F0.C5* indicating that the fee was waived is present and has the value ‘Y’ * **IF** not**, THEN:** * Calculates the new customer’s fee to be credited to customer’s deposit account based on the new amount * **Otherwise:** * Checks **IF** the fee was waived for this transaction, by checking if *DE 112-tag F0.C5* indicating that the fee was waived is present and has the value ‘Y’ * **IF** not**, THEN:** * Retrieves customer’s fee to be credited to customer’s deposit account * **IF** *DE 03 = ‘01’ and DE 112-tag F0.C0 = ‘"BKNT" or "VISA"* (Reversal of cash withdrawal from International bank’s ATM) **THEN** * **IF** *DE 95* is present, indicating that the reversal is partial, **THEN**: * Calculates the new customer’s fee to be credited to customer’s deposit account based on the new amount * **IF** *DE 49! = 978* (Transaction currency code is not Euro (value: 978)) **THEN**: * Calculates the new markup for the reversal amount * **Otherwise:** * Reversal amount remains unchanged and set to the one received in the ISO message * **Otherwise:** * Retrieves transaction’s fee to be unblocked from customer’s input deposit account * **IF** *DE 49! = 978* (Transaction currency code is not Euro (value: 978)) **THEN**: * Retrieves the final amount which was calculated in the original transaction (including the 2%) * **Otherwise:** * Reversal amount remains unchanged and set to the one received in the ISO message * Block code (**SRN**) should be retrieved from the original transaction and sent through the authorization message to Core Banking |

#### WAY4 to Core Banking System communication

##### [CMDWDRW3] – Common Checks for Cash Withdrawals

###### Service Logic

| **Algorithm** |
| --- |
| * **~~IF~~***~~DE 03 = ‘01’ (Cash Withdrawal)~~* **~~AND~~** *~~message type = 0100 (online)~~***~~THEN~~** ~~checks for Capital Controls should be performed:~~ * ~~Retrieves any existing physical entity already connected to the input Debit Card (by calling~~ **~~SRVIXAL~~**~~)~~ * ~~Validates that the weekly withdrawal amount for the retrieved customer’s SYDIPEL ID was not exceeded (by calling~~**~~SRVCCAM~~**~~)~~   **~~[ONBOARDING CHANGE START~~**   * **~~IF~~** *~~DE 03 = ‘01’ (Cash Withdrawal)~~* **~~AND~~***~~message type = 0100 (online)~~* **~~THEN~~** ~~chekcs for Onboarding should be performed:~~   + ~~Retrieves Card Owner SYDIPEL ID (by calling~~ **~~SRVIXAL~~**~~)~~   + ~~Check if customer is onboarding (by calling service~~ **~~SRVINDS~~** ~~(@SRVINDS. I\_CLSF\_INDC\_VAL\_K = ‘8300128’)~~   + ~~Check if customer is LKYC/FKYC (by calling service~~ **~~SRVLKYC~~**~~)~~   + **~~IF~~** ~~both statements are successful~~ **~~THEN~~**     - ~~Check limits (by calling service~~ **~~SRVRCST~~**~~)~~   **~~ONBOARDING CHANGE END]~~**   * **IF** *DE 03 = 01* indicating that the transaction is withdrawal **AND** *DE 112-tag F0.C0 = “NBOG”* indicating that the transaction is in an NBG’s ATM, **THEN**: * Performs cash withdrawal through NBG ATM (by calling **WDRWNBG3**) * **IF** *DE 03 = 01* indicating that the transaction is withdrawal **AND** *DE 112-tag F0.C0 = “DIAS”* indicating that the transaction is in an DIAS’s ATM, **THEN**: * Performs cash withdrawal through DIAS ATM (by calling **WDRWDIA3**) * **IF** *DE 03 = 01* indicating that the transaction is withdrawal **AND** *DE 112-tag F0.C0 = “BKNT” or “VISA”*  indicating that the transaction is in an foreigh’s ATM, **THEN**:   + IF DE 32 = ‘416739’ or ‘018451’ indicating that the acquiring institution identification code is tokenization withdrawal NBG’s ATM (by calling **WDRWCTL3)**   + ELSE Performs cash withdrawal through MasterCard/VISA ATM (by calling **WDRWBKN3**) |

###### Core Banking Services

##### [WDRWNBG3] - Cash withdrawal / Fast cash in NBG’s ATM - Normal

###### Online (0100/0110)

| **Transaction’s ISO Message Data** | |
| --- | --- |
| **Use Case ID** | ***DC\_ATM\_041*** |
| **Channel** | ATM |
| **ISO Message Type** | 0100/0110 |
| **Transaction Identification** | 01 |

For the ISO Message please refer to ISO Specifications.xls “*ATM\_SP\_0100*” in *Chapter 6 Appendices*

###### Advice (0120/0130)

| **Transaction’s ISO Message Data** | |
| --- | --- |
| **Use Case ID** | ***DC\_ATM\_041*** |
| **Channel** | ATM |
| **ISO Message Type** | 0120/0130 |
| **ISO Processing Code** | 01 |

For the ISO Message please refer to ISO Specifications.xls “*ATM\_SP\_0120*” in *Chapter 6 Appendices*

###### Service Logic

| **Algorithm** |
| --- |
| * **IF** *DE 03 = 01* indicating that the transaction is withdrawal **AND** *DE 112-tag F0.C0 = “NBOG”* indicating that the transaction is in an NBG’s ATM, **THEN**: * Retrieves ATM Branch and ATM’s Cash account for ATM Channel (by calling **ATMACCT**) * **IF** *message type = 0120 (advice)* ***THEN****:* * Performs the following validations for customer’s deposit account * Validates that customer’s account exists and it is not payed-off (by calling **SRVSMAS**) * Retrieves the operation ID to be used to check if the account allows debiting (by calling **SCDGLP**) * Validates that the customer’s account product permits debiting (by calling **SELORCN**) * **IF** the account does not allow debiting **THEN**:   Set the reason code tag *F0.D1* to 96   * Performs the following validations for the ATM’s account * Validates that the account exists and it is not payed-off (by calling **SRVSMAS**) * Retrieves the operation ID to be used to check if the account allows crediting (by calling **SCDGLP**) * Validates that the account product permits crediting (by calling **SELORCN**) * **IF** the account does not allow crediting **THEN**:   Set the reason code tag *F0.D1* to 96   * Checks if the reason code tag F0.D1 = 96 indicating that the account does not allow debiting: * **IF** so **THEN:** * Retrieves a special operation ID indicating that the account did not allow debiting in order to perform the debit of the account * **Otherwise** * Retrieves the operation ID to debit the account * Transfer the amount for source account to target (by calling **SRVPMNT**) * **IF** the account’s available balance is exceeded **THEN**: * **IF** *message type = 0120 (advice)* **THEN:** * Retrieves the operation to perform the debit of the suspense account (by calling **SCDGLP**) * Debit the suspense account of Card Division (*70499991084)* account (by calling **SRVCDA9**) * Retrieves the operation to perform the credit of the ATM account (by calling **SCDGLP**) * Credit the ATM account with the transaction amount (by calling **SRVCDA1**) * **IF** *message type = 0100 (online)* **THEN:** * The transaction is declined * Retrieves the operation ID to be used to retrieve the account’s available balance (by calling **SCDGLP**) * Retrieves the available balance of the account (by calling **SRVCAVB**) |

SRVCAVB

| **SELACCM information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SRVCAVB | | | | |  |
| **Service description** | | | | Retrieves the available balance of the account | | | | |  |
| **CICS System** | | | | Common | | | | |  |
|  | | | |  | | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | SYSTEM | N/A | Account system. Set to ‘E’ (program 1,2) | | | N/A | | N/A | |
| **2** | **ACCOUNT** | **DE 102** | **Customer’s Deposit Account** | | | **N/A** | | **N/A** | |
| **3** | OPERATION\_ID | N/A | Operation ID | | | N/A | | N/A | |
| **4** | CHANNEL | N/A | Transaction channel. Set to ‘05’ | | | N/A | | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | BALANCE | N/A | The Account’s Available Balance (including the Credit Ledger Balance from IRIS) | | N/A | | N/A | | |
| 2 | RC | N/A | Response code | | N/A | | N/A | | |
| 3 | RESP | N/A | Response message | | N/A | | N/A | | |

SCDGLP

| **SCDGLP information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SCDGLP | | | |  |
| **Service description** | | | | | Retrieves the operation ID of the transaction based on some criteria | | | |  |
| **CICS System** | | | | | Common | | | |  |
|  | | | | |  | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| **1** | | BUSINESS**\_**EVENT | | N/A | | Business event | N/A | N/A | |
| 2 | | TRAN\_CDE | | N/A | | Transaction code | N/A | N/A | |
| 3 | | CHANNEL | | N/A | | Channel | N/A | N/A | |
| 4 | | AMT\_TYPE | | N/A | | Amount type (A:Amount, F:Fee) | N/A | N/A | |
| 5 | | AMT\_TYPE\_SEQ | | N/A | | Set to ‘1’ | N/A | N/A | |
| 6 | | TXN\_CHAN | | N/A | | Transaction channel | N/A | N/A | |
| 7 | | ACCOUNT | | N/A | |  | N/A | N/A | |
| 8 | | EFFECTIVE\_DATE | | N/A | | The date when the operation Id will be effective | N/A | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| 1 | RC | |  | | | Response code |  |  | |
| 2 | RESP | |  | | | Response message |  |  | |

SRVSMAS

| **SRVSMAS information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SRVSMAS | | | | |  |
| **Service description** | | | | Retrieves Account Data | | | | |  |
| **CICS System** | | | | DEPOSITS | | | | |  |
|  | | | |  | | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | SYSTEM | N/A | Account system. Set to ‘E’ (program 1,2) | | | N/A | | N/A | |
| **2** | **ACCOUNT** | **DE 102** | **Customer’s Deposit Account** | | | **N/A** | | **N/A** | |
| **Output Data** | | | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | POOL\_ACCOUNT\_SYST | N/A | System which holds the connected customer’s account | | N/A | | N/A | | |
| 2 | PRODUCT\_CODE | N/A | Customer’s account | | N/A | | N/A | | |
| 2 | RC | N/A | Response code | | N/A | | N/A | | |
| 3 | RESP | N/A | Response message | | N/A | | N/A | | |

SELORCN

| **SELORCN information** | | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SELORCN | | | | |  |
| **Service description** | | | | | Validate that the account allows debiting | | | | |  |
| **CICS System** | | | | | DEPOSITS | | | | |  |
|  | | | | |  | | | | |  |
| **Input Data** | | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | CHANNEL | | N/A | Transaction channel. Set to ‘05’ | | | N/A | | N/A | |
| **2** | PRODUCT\_CODE | | N/A | Account’s product. Set to @SRVSMAS.PRODUCT\_CODE | | | N/A | | N/A | |
| 3 | OPERATION\_ID | | N/A | Operation ID | | | N/A | | N/A | |
| 4 | FUNCTION | | N/A | Set to ‘DEB’ if Debit or ‘CRE’ if credit | | | N/A | | N/A | |
| **Output Data** | | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | | IS\_ALLOWED | N/A | Indication if the debit of the account is allowed | | N/A | | N/A | | |
| 2 | | RC | N/A | Response code | | N/A | | N/A | | |
| 3 | | RESP | N/A | Response message | | N/A | | N/A | | |

ATMACCT

| **ATMACCT information** | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | ATMACCT | | |  |
| **Service description** | | | | Retrieves ATM’s Cash account | | |  |
| **Core Banking System** | | | | Common | | |  |
|  | | | |  | | |  |
| **Input Data** | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | **Length** | |
| **1** | **ATM\_ID** | **DE 41** | **First 8 characters of DE 41** | | **N/A** | **N/A** | |
| **Output Data** | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | **Length** | |
| 1 | BRANCH | N/A | Withdrawal’s ATM branch | | N/A | N/A | |
| 2 | ACCOUNT | N/A | Withdrawal’s ATM account | | N/A | N/A | |
| 3 | RC | N/A | Response code | | N/A | N/A | |
| 4 | RESP | N/A | Response message | | N/A | N/A | |

SRVPMNT

| **SRVPMNT information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SRVPMNT | | | |  |
| **Service description** | | | | | Service to transfer an Amount from a Source to a Target account | | | |  |
| **Core Banking System** | | | | | DEPOSITS | | | |  |
|  | | | | |  | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| 1 | | SRCACCT.SYSTEM | | N/A | | Source account system. Set to ‘E’ (program 1,2) | N/A | N/A | |
| **2** | | **SRCACCT.ACCOUNT** | | **DE 102** | | **Customer’s account number.** | **N/A** | **N/A** | |
| 3 | | SRCACCT.REASON\_CODE | | N/A | | Set to 20 | N/A | N/A | |
| **4** | | **SRCACCT.TRT\_REASON** | | **DE 41** | | **Set to ‘ATM ‘ || Terminal Identification (Retrieved from DE 41)** | **N/A** | **N/A** | |
| 5 | | TRGACCT.SYSTEM | | N/A | | Target account system. Set to ‘E’ (program 1,2) | N/A | N/A | |
| 6 | | TRGACCT.ACCOUNT | | N/A | | Withdrawal’s ATM account. Filled from ATMACCT.ACCOUNT | N/A | N/A | |
| 7 | | TRGACCT.REASON\_CODE | | N/A | | Set to 10 | N/A | N/A | |
| **8** | | **TRGACCT.TRT\_REASON** | | **DE 37** | | **Set to ‘ΑΝΑΛΗΨΗ ΑΡ. ‘ || || ATM Sequence number (pos 1-4 from DE 37)** | **N/A** | **N/A** | |
| **9** | | **TRANS\_AMOUNT** | | **DE 05** | | **-Transaction amount** | **N/A** | **N/A** | |
| **10** | | **ATERM\_ID** | | **DE 41** | | **Card Acceptor Terminal Identification. Populated from positions 4-9** | **N/A** | **N/A** | |
| **11** | | **TRNNUMB** | | **DE 37** | | **Retrieval reference number. Populated from positions 1-4** | **N/A** | **N/A** | |
| **12** | | **D\_VALUE** | | **DE 13** | | **Transaction Date** | **N/A** | **N/A** | |
| **13** | | **BRANCH\_SND** | | **DE 41** | | **Transaction branch. Positions 4-6** | **N/A** | **N/A** | |
| **13** | | **REFERENCE\_ID** | | **DE 47**  **Tag 901** | | **Reference ID (GL). Set to SRN** | **N/A** | **N/A** | |
| 14 | | CHANNEL | | N/A | | Transaction channel. Set to ‘05’ | N/A | N/A | |
| 16 | | OPERATION\_ID | | N/A | | Operation ID | N/A | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| 1 | RC | | N/A | | | Response code | N/A | N/A | |
| 2 | RESP | | N/A | | | Response message | N/A | N/A | |

SRVCDA9

| **SRVCDAN information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SRVCDA9 | | | | |  |
| **Service description** | | | | Credit/debit suspence account | | | | |  |
| **Core Banking System** | | | | DEPOSITS | | | | |  |
|  | | | |  | | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | **Data Type** | | **Length** | |
| 1 | SYSTEM | | N/A | Account system. Set to ‘E’ (program 1,2) | | N/A | | N/A | |
| 2 | ACCOUNT | | N/A | Set to ‘7049999108’ | | N/A | | N/A | |
| **3** | **OTHER\_ACCOUNT** | | **DE 102** | **Customer’s account** | | **N/A** | | **N/A** | |
| **4** | **TRANS\_AMOUNT** | | **DE 05** | **Transaction amount** | | **N/A** | | **N/A** | |
| **5** | **D\_VALUE** | | **DE 13** | **Transaction Date** | | **N/A** | | **N/A** | |
| 6 | REASON\_CODE | | N/A | Set to 20 | | N/A | | N/A | |
| 7 | TRT\_REASON | | N/A | Set to ‘ΑΝΑΛΗΨΗ’ | | N/A | | N/A | |
| 8 | OPERATION\_ID | | N/A | Operation ID | | N/A | | N/A | |
| **9** | **REFERENCE\_ID** | | **DE 47**  **Tag 901** | **Reference ID (GL). Set to SRN** | | **N/A** | | **N/A** | |
| 10 | CHANNEL | | N/A | Transaction channel. Set to ‘05’ | | N/A | | N/A | |
| **11** | **BRANCH\_SND** | | **DE 41** | **Transaction branch. Positions 4-6** | | **N/A** | | **N/A** | |
| **12** | **ATERM\_ID** | | **DE 41** | **Terminal ID. Positions 4-6** | | **N/A** | | **N/A** | |
| **13** | **WSID** | | **DE 41** | **Workstation Id. Positions 4-6** | | **N/A** | | **N/A** | |
| 14 | TRNUMB | | N/A | Transaction sequence number. Set to ‘001’ | | N/A | | N/A | |
| **15** | **USER\_ID** | | **DE 41** | **User ID. Positions 4-6** | | **N/A** | | **N/A** | |
| **16** | **AUTH\_USER** | | **DE 41** | **Authorized user ID. Positions 4-6** | | **N/A** | | **N/A** | |
| 17 | YPHRESIA | | N/A | Set to ‘90’ | | N/A | | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | **Data Type** | | **Length** | | |
| 1 | | RC | N/A | Response code | N/A | | N/A | | |
| 2 | | RESP | N/A | Response message | N/A | | N/A | | |

SRVCDA1

| **SRVCDA1information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SRVCDA1 | | | | |  |
| **Service description** | | | | Credit/Debit an account | | | | |  |
| **Core Banking System** | | | | DEPOSITS | | | | |  |
|  | | | |  | | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | **Data Type** | | **Length** | |
| 1 | SYSTEM | | N/A | Account system. Set to ‘E’ (program 1,2) | | N/A | | N/A | |
| 2 | ACCOUNT | | N/A | ATM Account | | N/A | | N/A | |
| **3** | **TRANS\_AMOUNT** | | **DE 05** | **-Transaction amount** | | **N/A** | | **N/A** | |
| **4** | **D\_VALUE** | | **DE 13** | **Transaction Date** | | **N/A** | | **N/A** | |
| 5 | REASON\_CODE | | N/A | Set to 10 for Normal  Set to 20 for Reversal | | N/A | | N/A | |
| 6 | TRT\_REASON | | N/A | Set to ‘ATM’ for Normal  Set to ‘ΑΝΤ. ΑΝΑΛ.’ For Reversal | | N/A | | N/A | |
| 7 | OPERATION\_ID | | N/A | Operation ID | | N/A | | N/A | |
| **8** | **REFERENCE\_ID** | | **DE 47**  **Tag 901** | **Reference ID (GL). Set to SRN** | | **N/A** | | **N/A** | |
| 9 | CHANNEL | | N/A | Transaction channel. Set to ‘05’ | | N/A | | N/A | |
| **10** | **BRANCH\_SND** | | **DE 41** | **Transaction branch. Positions 4-7** | | **N/A** | | **N/A** | |
| **11** | **ATERM\_ID** | | **DE 41** | **Terminal ID. Positions 4-7** | | **N/A** | | **N/A** | |
| **12** | **WSID** | | **DE 41** | **Workstation Id. Positions 4-7** | | **N/A** | | **N/A** | |
| **14** | **USER\_ID** | | **DE 41** | **User ID. Positions 4-6** | | **N/A** | | **N/A** | |
| **15** | **AUTH\_USER** | | **DE 41** | **Authorized user ID. Positions 4-7** | | **N/A** | | **N/A** | |
| 16 | YPHRESIA | | N/A | Set to ‘90’ | | N/A | | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | **Data Type** | | **Length** | | |
| 1 | | RC | N/A | Response code | N/A | | N/A | | |
| 2 | | RESP | N/A | Response message | N/A | | N/A | | |

##### [WDRWNBG3] - Cash withdrawal / Fast cash in NBG’s ATM - Reversal

###### Reversal (0420/0430)

| **Transaction’s ISO Message Data** | |
| --- | --- |
| **Use Case ID** | ***DC\_ATM\_041*** |
| **Channel** | ATM |
| **ISO Message Type** | 0420/0420 |
| **ISO Processing Code** | 01 |

For the ISO Message please refer to ISO Specifications.xls “*ATM\_SP\_0420*” in *Chapter 6 Appendices*

###### Service Logic

| **Algorithm** |
| --- |
| * **IF** *DE 03 = 01* indicating that the transaction is withdrawal **AND** *DE 112-tag F0.C0 = “NBOG”* indicating that the transaction is in an NBG’s ATM, **THEN**: * Retrieves ATM Branch and ATM’s Cash account for ATM Channel (by calling **ATMACCT**) * **IF** tag *F0.D1 = “99”*, indicating that the original transaction amount was debited to suspense account, **THEN:** * Credit the suspense account of Card Division (7049999108) account (by calling **SRVCDA9**) * Debit the ATM account with the transaction amount (by calling **SRVCDA1**) * **Otherwise:** * Transfers the amount from ATM’s Cash Account (source account) to Customer’s input deposit account (target account) (by calling **SRVPMNT**) |

###### Core Banking Services

ATMACCT

| **ATMACCT information** | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | ATMACCT | | |  |
| **Service description** | | | | Retrieves ATM’s Cash account | | |  |
| **Core Banking System** | | | | Common | | |  |
|  | | | |  | | |  |
| **Input Data** | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | **Length** | |
| **1** | **ATM\_ID** | **DE 41** | **First 8 characters of DE 41** | | **N/A** | **N/A** | |
| **Output Data** | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | **Length** | |
| 1 | BRANCH | N/A | Withdrawal’s ATM branch | | N/A | N/A | |
| 2 | ACCOUNT | N/A | Withdrawal’s ATM account | | N/A | N/A | |
| 3 | RC | N/A | Response code | | N/A | N/A | |
| 4 | RESP | N/A | Response message | | N/A | N/A | |

SRVPMNT

| **SRVPMNT information** | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SRVPMNT | | | |  |
| **Service description** | | | | Service to transfer an Amount from a Source to a Target account | | | |  |
| **Core Banking System** | | | | DEPOSITS | | | |  |
|  | | | |  | | | |  |
| **Input Data** | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| 1 | | SRCACCT.SYSTEM | N/A | | Source account system. Set to ‘E’ (program 1,2) | N/A | N/A | |
| **2** | | **SRCACCT.ACCOUNT** | **DE 102** | | **Customer’s account number.** | **N/A** | **N/A** | |
| 3 | | SRCACCT.REASON\_CODE | N/A | | Set to 10 | N/A | N/A | |
| **4** | | **SRCACCT.TRT\_REASON** | **N/A** | | **Set to ‘ΑΝΤΙΛΟΓ. ‘ || Terminal Identification (Retrieved from DE 41)** | **N/A** | **N/A** | |
| 5 | | TRGACCT.SYSTEM | N/A | | Target account system. Set to ‘E’ (program 1,2) | N/A | N/A | |
| 6 | | TRGACCT.ACCOUNT | N/A | | Withdrawal’s ATM account. Filled from ATMACCT.ACCOUNT | N/A | N/A | |
| 7 | | TRGACCT.REASON\_CODE | N/A | | Set to 20 | N/A | N/A | |
| **8** | | **TRGACCT.TRT\_REASON** | **DE 37** | | **Set to ‘ΑΝΤΙΛΟΓ. ‘ || ATM Sequence number (pos 1-4 from DE 37)** | **N/A** | **N/A** | |
| **9** | | **TRANS\_AMOUNT** | **DE 05** | | **Transaction amount** | **N/A** | **N/A** | |
| **10** | | **ATERM\_ID** | **DE 41** | | **Card Acceptor Terminal Identification. Populated from positions 4-9** | **N/A** | **N/A** | |
| **11** | | **TRNNUMB** | **DE 37** | | **Retrieval reference number. Populated from positions 1-4** | **N/A** | **N/A** | |
| **12** | | **D\_VALUE** | **DE 13** | | **Transaction Date** | **N/A** | **N/A** | |
| **13** | | **BRANCH\_SND** | **DE 41** | | **Transaction branch. Positions 4-6** | **N/A** | **N/A** | |
| **14** | | **REFERENCE\_ID** | **DE 47**  **Tag 901** | | **Reference ID. Set to SRN** | **N/A** | **N/A** | |
| 15 | | CHANNEL | N/A | | Transaction channel. Set to ‘05’ | N/A | N/A | |
| 16 | | OPERATION\_ID | N/A | | Operation ID | N/A | N/A | |
| **Output Data** | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| 1 | RC | | N/A | | Response code | N/A | N/A | |
| 2 | RESP | | N/A | | Response message | N/A | N/A | |

SRVCDA9

| **SRVCDAN information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SRVCDA9 | | | | |  |
| **Service description** | | | | Credit/debit suspence account 7049999108 | | | | |  |
| **Core Banking System** | | | | DEPOSITS | | | | |  |
|  | | | |  | | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | **Data Type** | | **Length** | |
| 1 | SYSTEM | | N/A | Account system. Set to ‘E’ (program 1,2) | | N/A | | N/A | |
| 2 | ACCOUNT | | N/A | Set to ‘7049999108’ | | N/A | | N/A | |
| **3** | **TRANS\_AMOUNT** | | **DE 05** | **Transaction amount** | | **N/A** | | **N/A** | |
| **4** | **D\_VALUE** | | **DE 13** | **Transaction Date** | | **N/A** | | **N/A** | |
| 5 | REASON\_CODE | | N/A | Set to 20 | | N/A | | N/A | |
| 6 | TRT\_REASON | | N/A | Set to ‘ΑΝΑΛΗΨΗ’ | | N/A | | N/A | |
| 7 | OPERATION\_ID | | N/A | Operation ID | | N/A | | N/A | |
| **8** | **REFERENCE\_ID** | | **DE 47**  **Tag 901** | **Reference ID (GL). Set to SRN** | | **N/A** | | **N/A** | |
| 9 | CHANNEL | | N/A | Transaction channel. Set to ‘05’ | | N/A | | N/A | |
| **10** | **BRANCH\_SND** | | **DE 41** | **Transaction branch. Positions 4-6** | | **N/A** | | **N/A** | |
| **11** | **ATERM\_ID** | | **DE 41** | **Terminal ID. Positions 4-6** | | **N/A** | | **N/A** | |
| **12** | **WSID** | | **DE 41** | **Workstation Id. Positions 4-6** | | **N/A** | | **N/A** | |
| 13 | TRNUMB | | N/A | Transaction sequence number. Set to ‘001’ | | N/A | | N/A | |
| **14** | **USER\_ID** | | **DE 41** | **User ID. Positions 4-6** | | **N/A** | | **N/A** | |
| **15** | **AUTH\_USER** | | **DE 41** | **Authorized user ID. Positions 4-6** | | **N/A** | | **N/A** | |
| 16 | YPHRESIA | | N/A | Set to ‘90’ | | N/A | | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | **Data Type** | | **Length** | | |
| 1 | | RC | N/A | Response code | N/A | | N/A | | |
| 2 | | RESP | N/A | Response message | N/A | | N/A | | |

SRVCDA1

| **SRVCDA1 information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SRVCDA1 | | | | |  |
| **Service description** | | | | Credit/Debit an account | | | | |  |
| **Core Banking System** | | | | DEPOSITS | | | | |  |
|  | | | |  | | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | **Data Type** | | **Length** | |
| 1 | SYSTEM | | N/A | Account system. Set to ‘E’ (program 1,2) | | N/A | | N/A | |
| 2 | ACCOUNT | | N/A | ATM Account | | N/A | | N/A | |
| **3** | **TRANS\_AMOUNT** | | **DE 05** | **Transaction amount** | | **N/A** | | **N/A** | |
| **4** | **D\_VALUE** | | **DE 13** | **Transaction Date** | | **N/A** | | **N/A** | |
| 5 | REASON\_CODE | | N/A | Set to 20 for Normal  Set to 10 for Reversal | | N/A | | N/A | |
| 6 | TRT\_REASON | | N/A | Set to ‘ATM’ for Normal  Set to ‘ΑΝΤ. ΑΝΑΛ.’ For Reversal | | N/A | | N/A | |
| 7 | OPERATION\_ID | | N/A | Operation ID | | N/A | | N/A | |
| **8** | **REFERENCE\_ID** | | **DE 47**  **Tag 901** | **Reference ID (GL). Set to SRN** | | **N/A** | | **N/A** | |
| 9 | CHANNEL | | N/A | Transaction channel. Set to ‘05’ | | N/A | | N/A | |
| **10** | **BRANCH\_SND** | | **DE 41** | **Transaction branch. Positions 4-7** | | **N/A** | | **N/A** | |
| **11** | **ATERM\_ID** | | **DE 41** | **Terminal ID. Positions 4-7** | | **N/A** | | **N/A** | |
| **12** | **WSID** | | **DE 41** | **Workstation Id. Positions 4-7** | | **N/A** | | **N/A** | |
| **14** | **USER\_ID** | | **DE 41** | **User ID. Positions 4-6** | | **N/A** | | **N/A** | |
| **15** | **AUTH\_USER** | | **DE 41** | **Authorized user ID. Positions 4-7** | | **N/A** | | **N/A** | |
| 16 | YPHRESIA | | N/A | Set to ‘90’ | | N/A | | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | **Data Type** | | **Length** | | |
| 1 | | RC | N/A | Response code | N/A | | N/A | | |
| 2 | | RESP | N/A | Response message | N/A | | N/A | | |

##### [WDRWDIA3] - Cash withdrawal through DIAS network in other banks’ ATMs - Normal

###### Online (0100/0110)

| **Transaction’s ISO Message Data** | |
| --- | --- |
| **Use Case ID** | ***DC\_ATM\_025*** |
| **Channel** | ATM |
| **ISO Message Type** | 0100/0110 |
| **ISO Processing Code** | 01 |

For the ISO Message please refer to ISO Specifications.xls “*ATM\_SP\_0100*” in *Chapter 6 Appendices*

###### Advice (0120/0130)

| **Transaction’s ISO Message Data** | |
| --- | --- |
| **Use Case ID** | ***DC\_ATM\_025*** |
| **Channel** | ATM |
| **ISO Message Type** | 0120/0130 |
| **ISO Processing Code** | 01 |

For the ISO Message please refer to ISO Specifications.xls “*ATM\_SP\_0120*” in *Chapter 6 Appendices*

###### Service Logic

| **Algorithm** |
| --- |
| * **IF** *DE 03 = 01* indicating that the transaction is withdrawal **AND** *DE 112-tag F0.C0 = “DIAS”* indicating that the transaction is performed through a DIAS ATM, **THEN**: * Retrieves the operation ID to be used to retrieve the account’s available balance (by calling **SCDGLP**) * Retrieves the available balance of the account (by calling **SRVCAVB**) * Checks if there are special conditions (if NBG ATM does not exist in this current area and exists only DIAS ATM) for this account/customer to waive the fee (by calling **SRVFWVE**) * **IF** the fee should be waivered (ie.due to remote regions with no NBG ATM) **THEN**   + **IF** the transaction is an advice **THEN** the total amount (withdrawal+fee) should be checked against the account’s available balance.  **IF** the account’s balance is exceeded **THEN**: Amount is credited to 9999930 (by calling **SRVCDA9, SRVLOGI**) **ELSE** (not exceeded) Fee and Amount should be transferred to DIAS GL ACCOUNT:     - Find custoper’s SYDIPEL (from account number) (by calling **SRVIXAS**)     - Check account product (by calling **SRVIPKP**)     - For VP products, select from DFRT.CUST\_ACC\_COUNT[Table] (by calling **DCACSEL**). **IF** the customer has no exceeded their 3 discounted withdrawals for this year **THEN** credit discount fee for DIAS to account, and debit fee (by calling **SCDGLP, SRVLOGI**) **IF** they have exceeded the 3 withdrawals, **THEN** credit fee to GL and debit it (by calling **SRVLAC3**) Update/Insert to DFRT.CUST\_ACC\_COUNT[Table] (by calling **DCACUPD**)     - For non-VP products credit fee to GL and debit it (by calling **SRVLAC3**)     - Amount should be transferred to DIAS GL ACCOUNT (by calling **SRVLAC3**) * **ELSE IF** it shouldn’t be waivered **THEN**   + For Online transactions amount should be transferred to DIAS GL ACCOUNT (by calling **SRVLAC3**)   + For Advice transactions, the withdrawal amount should be checked against the account’s available balance: **IF** the account’s balance is exceeded **THEN**: fee and amount are credited to 9999930 (by calling **SRVCDA9, SRVLOGI**) **ELSE** (not exceeded) Fee and Amount should be transferred to DIAS GL ACCOUNT   + Credit waived fee to account, debit it, and insert payment to KCCT.CRCA\_TPAYMENTS[Table] (by using **KCTINS**) * **ELSE** Error * Retrieves the available balance of the account (by calling **SRVCAVB**) |

SRVCAVB

| **SELACCM information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SRVCAVB | | | | |  |
| **Service description** | | | | Retrieves the available balance of the account | | | | |  |
| **CICS System** | | | | Common | | | | |  |
|  | | | |  | | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | SYSTEM | N/A | Account system. Set to ‘E’ (program 1,2) | | | N/A | | N/A | |
| **2** | **ACCOUNT** | **DE 102** | **Customer’s Deposit Account** | | | **N/A** | | **N/A** | |
| **3** | OPERATION\_ID | N/A | Operation ID | | | N/A | | N/A | |
| **4** | CHANNEL | N/A | Transaction channel. Set to ‘05’ | | | N/A | | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | BALANCE | N/A | The Account’s Available Balance (including the Credit Ledger Balance from IRIS) | | N/A | | N/A | | |
| 2 | BALANCE\_TO\_CHECK | N/A | The Account’s Available Balance (including the Credit Available Balance) | | N/A | | N/A | | |
| 3 | RC | N/A | Response code | | N/A | | N/A | | |
| 4 | RESP | N/A | Response message | | N/A | | N/A | | |

SCDGLP

| **SCDGLP information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SCDGLP | | | |  |
| **Service description** | | | | | Retrieves the operation ID of the transaction based on some criteria | | | |  |
| **CICS System** | | | | | Common | | | |  |
|  | | | | |  | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| **1** | | BUSINESS**\_**EVENT | | N/A | | Business event | N/A | N/A | |
| 2 | | TRAN\_CDE | | N/A | | Transaction code | N/A | N/A | |
| 3 | | CHANNEL | | N/A | | Set to ‘ATM’ | N/A | N/A | |
| 4 | | AMT\_TYPE | | N/A | | Amount type (A:Amount, F:Fee) | N/A | N/A | |
| 5 | | AMT\_TYPE\_SEQ | | N/A | |  | N/A | N/A | |
| 6 | | TXN\_CHAN | | N/A | | Transaction channel | N/A | N/A | |
| 7 | | ACCOUNT | | N/A | |  | N/A | N/A | |
| 8 | | EFFECTIVE\_DATE | | N/A | | The date when the operation Id will be effective | N/A | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| 1 | RC | |  | | | Response code |  |  | |
| 2 | RESP | |  | | | Response message |  |  | |

SCDGLP13

| **SCDGLP13 information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SCDGLP13 | | | |  |
| **Service description** | | | | | Retrieves the operation ID of the transaction based on some criteria | | | |  |
| **CICS System** | | | | | Common | | | |  |
|  | | | | |  | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| **1** | | BUSINESS**\_**EVENT | | N/A | | Business event | N/A | N/A | |
| 2 | | TRAN\_CDE | | N/A | | Transaction code | N/A | N/A | |
| 3 | | CHANNEL | | N/A | | Set to ‘ATM’ | N/A | N/A | |
| 4 | | AMT\_TYPE | | N/A | | Amount type (A:Amount, F:Fee) | N/A | N/A | |
| 5 | | AMT\_TYPE\_SEQ | | N/A | |  | N/A | N/A | |
| 6 | | TXN\_CHAN | | N/A | | Transaction channel | N/A | N/A | |
| 7 | | ACCOUNT | | N/A | |  | N/A | N/A | |
| 8 | | EFFECTIVE\_DATE | | N/A | | The date when the operation Id will be effective | N/A | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| 1 | RC | |  | | | Response code |  |  | |
| 2 | RESP | |  | | | Response message |  |  | |

SRVFWVE

| **SELACCM information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SRVFWVE | | | | |  |
| **Service description** | | | | Checks for Fee Waiver | | | | |  |
| **CICS System** | | | | Common | | | | |  |
|  | | | |  | | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | SETL\_DATE | N/A | The date the transaction will be settled | | | N/A | | N/A | |
| **2** | **AMOUNT** | **DE 102** | Transaction amount | | | **N/A** | | **N/A** | |
| **3** | ACQ\_NET | N/A | Acquiring Institution Identification Code | | | N/A | | N/A | |
| **4** | TXN\_TYP | N/A | Transaction type | | | N/A | | N/A | |
| **5** | TERM\_ID | N/A | Terminal ID | | | N/A | | N/A | |
| **6** | TRCODE | N/A | Set to ‘WDRW’ | | | N/A | | N/A | |
| **7** | ACTION | N/A | Set to ‘ΑΝΑΛΗΨΗ’ | | | N/A | | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | RC | N/A | Response code | | N/A | | N/A | | |
| 2 | RESP | N/A | Response message | | N/A | | N/A | | |

SRVLAC3

| **SRVCDAN information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SRVLAC3 | | | | |  |
| **Service description** | | | | Credit/Debit of deposit account with corresponding credit/debit of GL Account | | | | |  |
| **Core Banking System** | | | | DEPOSITS | | | | |  |
|  | | | |  | | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | **Data Type** | | **Length** | |
| 1 | SYSTEM | | N/A | Account system. Set to ‘E’ (program 1,2) | | N/A | | N/A | |
| **2** | **ACCOUNT** | | **DE 102** | **Customer’s Deposit Account** | | **N/A** | | **N/A** | |
| **3** | **TRANS\_AMOUNT** | | **DE 05** | **Transaction amount** | | **N/A** | | **N/A** | |
| **4** | **D\_VALUE** | | **DE 13** | **Transaction Date** | | **N/A** | | **N/A** | |
| 5 | REASON\_CODE | | N/A | Set to 20 | | N/A | | N/A | |
| 6 | TRT\_REASON | | N/A | Set to ‘ΑΝΑΛΗΨΗ ΔΙΑΣ’ | | N/A | | N/A | |
| 7 | OPERATION\_ID | | N/A | Transaction Code used to retrieve the GL Account to be debited/credited. Retrieved from **Table GL\_ACC\_PARM** | | N/A | | N/A | |
| **8** | **REFERENCE\_ID** | | **DE 47**  **Tag 901** | **Reference ID (GL). Set to SRN** | | **N/A** | | **N/A** | |
| 9 | CHANNEL | | N/A | Transaction channel. Set to ‘05’ | | N/A | | N/A | |
| **10** | **BRANCH\_SND** | | **DE 41** | **Transaction branch. Positions 4-6** | | **N/A** | | **N/A** | |
| **11** | **ATERM\_ID** | | **DE 41** | **Terminal ID. Positions 4-6** | | **N/A** | | **N/A** | |
| **12** | **WSID** | | **DE 41** | **Workstation Id. Positions 4-6** | | **N/A** | | **N/A** | |
| 13 | TRNUMB | | N/A | Transaction sequence number. Set to ‘001’ | | N/A | | N/A | |
| **14** | **USER\_ID** | | **DE 41** | **User ID. Positions 4-6** | | **N/A** | | **N/A** | |
| **15** | **AUTH\_USER** | | **DE 41** | **Authorized user ID. Positions 4-6** | | **N/A** | | **N/A** | |
| 16 | YPHRESIA | | N/A | Set to ‘90’ | | N/A | | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | **Data Type** | | **Length** | | |
| 1 | | RC | N/A | Response code | N/A | | N/A | | |
| 2 | | RESP | N/A | Response message | N/A | | N/A | | |

SRVLOGI

| **SRVLOGI information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SRVLOGI | | | | |  |
| **Service description** | | | | Credit/Debit of deposit of GL Account | | | | |  |
| **Core Banking System** | | | | DEPOSITS | | | | |  |
|  | | | |  | | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | **Data Type** | | **Length** | |
| 1 | SYSTEM | | N/A | Account system. Set to ‘E’ (program 1,2) | | N/A | | N/A | |
| **2** | **ACCOUNT** | | **DE 102** | **Customer’s Deposit Account** | | **N/A** | | **N/A** | |
| **3** | **TRANS\_AMOUNT** | | **DE 05** | **Transaction amount** | | **N/A** | | **N/A** | |
| **4** | **D\_VALUE** | | **DE 13** | **Transaction Date** | | **N/A** | | **N/A** | |
| 5 | REASON\_CODE | | N/A | Set to 20 | | N/A | | N/A | |
| 6 | TRT\_REASON | | N/A | Set to ‘ΑΝΑΛΗΨΗ ΔΙΑΣ’ | | N/A | | N/A | |
| 7 | OPERATION\_ID | | N/A | Transaction Code used to retrieve the GL Account to be debited/credited. Retrieved from **Table GL\_ACC\_PARM** | | N/A | | N/A | |
| **8** | **REFERENCE\_ID** | | **DE 47**  **Tag 901** | **Reference ID (GL). Set to SRN** | | **N/A** | | **N/A** | |
| 9 | CHANNEL | | N/A | Transaction channel. Set to ‘05’ | | N/A | | N/A | |
| **10** | **BRANCH\_SND** | | **DE 41** | **Transaction branch. Positions 4-6** | | **N/A** | | **N/A** | |
| **11** | **ATERM\_ID** | | **DE 41** | **Terminal ID. Positions 4-6** | | **N/A** | | **N/A** | |
| **12** | **WSID** | | **DE 41** | **Workstation Id. Positions 4-6** | | **N/A** | | **N/A** | |
| 13 | TRNUMB | | N/A | Transaction sequence number. Set to ‘001’ | | N/A | | N/A | |
| **14** | **USER\_ID** | | **DE 41** | **User ID. Positions 4-6** | | **N/A** | | **N/A** | |
| **15** | **AUTH\_USER** | | **DE 41** | **Authorized user ID. Positions 4-6** | | **N/A** | | **N/A** | |
| 16 | YPHRESIA | | N/A | Set to ‘90’ | | N/A | | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | **Data Type** | | **Length** | | |
| 1 | | RC | N/A | Response code | N/A | | N/A | | |
| 2 | | RESP | N/A | Response message | N/A | | N/A | | |

SRVCDA9

| **SRVCDAN information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SRVCDA9 | | | | |  |
| **Service description** | | | | Credit/Debit of deposit account and credit/debit 8699999906 | | | | |  |
| **Core Banking System** | | | | DEPOSITS | | | | |  |
|  | | | |  | | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | **Data Type** | | **Length** | |
| 1 | SYSTEM | | N/A | Account system. Set to ‘E’ (program 1,2) | | N/A | | N/A | |
| **2** | **ACCOUNT** | | N/A | Set to ‘8699999906’ | | **N/A** | | **N/A** | |
| **3** | **TRANS\_AMOUNT** | | **DE 05** | **Transaction amount** | | **N/A** | | **N/A** | |
| **4** | **D\_VALUE** | | **DE 13** | **Transaction Date** | | **N/A** | | **N/A** | |
| 5 | REASON\_CODE | | N/A | Set to 20 | | N/A | | N/A | |
| 6 | TRT\_REASON | | N/A | Set to ‘ΑΝΑΛΗΨΗ ΔΙΑΣ’ | | N/A | | N/A | |
| 7 | OPERATION\_ID | | N/A | Operation ID | | N/A | | N/A | |
| **8** | **REFERENCE\_ID** | | **DE 47**  **Tag 901** | **Reference ID (GL). Set to SRN** | | **N/A** | | **N/A** | |
| 9 | CHANNEL | | N/A | Transaction channel. Set to ‘05’ | | N/A | | N/A | |
| **10** | **BRANCH\_SND** | | **DE 41** | **Transaction branch. Positions 4-6** | | **N/A** | | **N/A** | |
| **11** | **ATERM\_ID** | | **DE 41** | **Terminal ID. Positions 4-6** | | **N/A** | | **N/A** | |
| **12** | **WSID** | | **DE 41** | **Workstation Id. Positions 4-6** | | **N/A** | | **N/A** | |
| 13 | TRNUMB | | N/A | Transaction sequence number. Set to ‘001’ | | N/A | | N/A | |
| **14** | **USER\_ID** | | **DE 41** | **User ID. Positions 4-6** | | **N/A** | | **N/A** | |
| **15** | **AUTH\_USER** | | **DE 41** | **Authorized user ID. Positions 4-6** | | **N/A** | | **N/A** | |
| 16 | YPHRESIA | | N/A | Set to ‘90’ | | N/A | | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | **Data Type** | | **Length** | | |
| 1 | | RC | N/A | Response code | N/A | | N/A | | |
| 2 | | RESP | N/A | Response message | N/A | | N/A | | |

##### [WDRWDIA3] - Cash withdrawal through DIAS network in other banks’ ATMs - Reversal

| **Transaction’s ISO Message Data** | |
| --- | --- |
| **Use Case ID** | ***DC\_ATM\_025*** |
| **Channel** | ATM |
| **ISO Message Type** | 0420/0420 |
| **ISO Processing Code** | 01 |

For the ISO Message please refer to ISO Specifications.xls “*ATM\_SP\_0420*” in *Chapter 6 Appendices*

###### Service Logic

| **Algorithm** |
| --- |
| * **IF** *DE 03 = 01* indicating that the transaction is withdrawal **AND** *DE 112-tag F0.C0 = “DIAS”* indicating that the transaction is performed through a DIAS ATM, **THEN**: * The opposite actions should be performed |

###### Core Banking Services

SRVLAC3

| **SRVCDAN information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SRVLAC3 | | | | |  |
| **Service description** | | | | Credit/Debit of deposit account with corresponding credit/debit of GL Account | | | | |  |
| **Core Banking System** | | | | DEPOSITS | | | | |  |
|  | | | |  | | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | **Data Type** | | **Length** | |
| 1 | SYSTEM | | N/A | Account system. Set to ‘E’ (program 1,2) | | N/A | | N/A | |
| **2** | **ACCOUNT** | | **DE 102** | **Customer’s Deposit Account** | | **N/A** | | **N/A** | |
| **3** | **TRANS\_AMOUNT** | | **DE 05**  **or**  **DE 05 – DE 95 (if partial reversal)** | **Transaction amount** | | **N/A** | | **N/A** | |
| **4** | **D\_VALUE** | | **DE 13** | **Transaction Date** | | **N/A** | | **N/A** | |
| 5 | REASON\_CODE | | N/A | Set to 10 | | N/A | | N/A | |
| 6 | TRT\_REASON | | N/A | Set to ‘ΑΝΤ.ΑΝΑΛ.ΔΙΑΣ’ | | N/A | | N/A | |
| 7 | OPERATION\_ID | | N/A | Transaction Code used to retrieve the GL Account to be debited/credited. Retrieved from **Table GL\_ACC\_PARM** | | N/A | | N/A | |
| **8** | **REFERENCE\_ID** | | **DE 47**  **Tag 901** | **Reference ID. Set to SRN** | | **N/A** | | **N/A** | |
| 9 | CHANNEL | | N/A | Transaction channel. Set to ‘05’ | | N/A | | N/A | |
| **10** | **BRANCH\_SND** | | **DE 41** | **Transaction branch. Positions 4-6** | | **N/A** | | **N/A** | |
| **11** | **ATERM\_ID** | | **DE 41** | **Terminal ID. Positions 4-6** | | **N/A** | | **N/A** | |
| **12** | **WSID** | | **DE 41** | **Workstation Id. Positions 4-6** | | **N/A** | | **N/A** | |
| 13 | TRNUMB | | N/A | Transaction sequence number. Set to ‘001’ | | N/A | | N/A | |
| **14** | **USER\_ID** | | **DE 41** | **User ID. Positions 4-6** | | **N/A** | | **N/A** | |
| **15** | **AUTH\_USER** | | **DE 41** | **Authorized user ID. Positions 4-6** | | **N/A** | | **N/A** | |
| 16 | YPHRESIA | | N/A | Set to ‘90’ | | N/A | | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | **Data Type** | | **Length** | | |
| 1 | | RC | N/A | Response code | N/A | | N/A | | |
| 2 | | RESP | N/A | Response message | N/A | | N/A | | |

SRVLOGI

| **SRVLOGI information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SRVLOGI | | | | |  |
| **Service description** | | | | Credit/Debit of deposit of GL Account | | | | |  |
| **Core Banking System** | | | | DEPOSITS | | | | |  |
|  | | | |  | | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | **Data Type** | | **Length** | |
| 1 | SYSTEM | | N/A | Account system. Set to ‘E’ (program 1,2) | | N/A | | N/A | |
| **2** | **ACCOUNT** | | **DE 102** | **Customer’s Deposit Account** | | **N/A** | | **N/A** | |
| **3** | **TRANS\_AMOUNT** | | **DE 05** | **Transaction amount** | | **N/A** | | **N/A** | |
| **4** | **D\_VALUE** | | **DE 13** | **Transaction Date** | | **N/A** | | **N/A** | |
| 5 | REASON\_CODE | | N/A | Set to 20 | | N/A | | N/A | |
| 6 | TRT\_REASON | | N/A | Set to ‘ΑΝΑΛΗΨΗ ΔΙΑΣ’ | | N/A | | N/A | |
| 7 | OPERATION\_ID | | N/A | Transaction Code used to retrieve the GL Account to be debited/credited. Retrieved from **Table GL\_ACC\_PARM** | | N/A | | N/A | |
| **8** | **REFERENCE\_ID** | | **DE 47**  **Tag 901** | **Reference ID (GL). Set to SRN** | | **N/A** | | **N/A** | |
| 9 | CHANNEL | | N/A | Transaction channel. Set to ‘05’ | | N/A | | N/A | |
| **10** | **BRANCH\_SND** | | **DE 41** | **Transaction branch. Positions 4-6** | | **N/A** | | **N/A** | |
| **11** | **ATERM\_ID** | | **DE 41** | **Terminal ID. Positions 4-6** | | **N/A** | | **N/A** | |
| **12** | **WSID** | | **DE 41** | **Workstation Id. Positions 4-6** | | **N/A** | | **N/A** | |
| 13 | TRNUMB | | N/A | Transaction sequence number. Set to ‘001’ | | N/A | | N/A | |
| **14** | **USER\_ID** | | **DE 41** | **User ID. Positions 4-6** | | **N/A** | | **N/A** | |
| **15** | **AUTH\_USER** | | **DE 41** | **Authorized user ID. Positions 4-6** | | **N/A** | | **N/A** | |
| 16 | YPHRESIA | | N/A | Set to ‘90’ | | N/A | | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | **Data Type** | | **Length** | | |
| 1 | | RC | N/A | Response code | N/A | | N/A | | |
| 2 | | RESP | N/A | Response message | N/A | | N/A | | |

SRVCDA9

| **SRVCDAN information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SRVCDA9 | | | | |  |
| **Service description** | | | | Credit/Debit of deposit account and credit/debit 8699999906 | | | | |  |
| **Core Banking System** | | | | DEPOSITS | | | | |  |
|  | | | |  | | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | **Data Type** | | **Length** | |
| 1 | SYSTEM | | N/A | Account system. Set to ‘E’ (program 1,2) | | N/A | | N/A | |
| **2** | **ACCOUNT** | | N/A | Set to ‘8699999906’ | | **N/A** | | **N/A** | |
| **3** | **TRANS\_AMOUNT** | | **DE 05** | **Transaction amount** | | **N/A** | | **N/A** | |
| **4** | **D\_VALUE** | | **DE 13** | **Transaction Date** | | **N/A** | | **N/A** | |
| 5 | REASON\_CODE | | N/A | Set to 20 | | N/A | | N/A | |
| 6 | TRT\_REASON | | N/A | Set to ‘ΑΝΑΛΗΨΗ ΔΙΑΣ’ | | N/A | | N/A | |
| 7 | OPERATION\_ID | | N/A | Operation ID | | N/A | | N/A | |
| **8** | **REFERENCE\_ID** | | **DE 47**  **Tag 901** | **Reference ID (GL). Set to SRN** | | **N/A** | | **N/A** | |
| 9 | CHANNEL | | N/A | Transaction channel. Set to ‘05’ | | N/A | | N/A | |
| **10** | **BRANCH\_SND** | | **DE 41** | **Transaction branch. Positions 4-6** | | **N/A** | | **N/A** | |
| **11** | **ATERM\_ID** | | **DE 41** | **Terminal ID. Positions 4-6** | | **N/A** | | **N/A** | |
| **12** | **WSID** | | **DE 41** | **Workstation Id. Positions 4-6** | | **N/A** | | **N/A** | |
| 13 | TRNUMB | | N/A | Transaction sequence number. Set to ‘001’ | | N/A | | N/A | |
| **14** | **USER\_ID** | | **DE 41** | **User ID. Positions 4-6** | | **N/A** | | **N/A** | |
| **15** | **AUTH\_USER** | | **DE 41** | **Authorized user ID. Positions 4-6** | | **N/A** | | **N/A** | |
| 16 | YPHRESIA | | N/A | Set to ‘90’ | | N/A | | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | **Data Type** | | **Length** | | |
| 1 | | RC | N/A | Response code | N/A | | N/A | | |
| 2 | | RESP | N/A | Response message | N/A | | N/A | | |

##### [WDRWBKN3] Cash withdrawal in international banks ATMs - Normal

###### Online (0100/0110)

| **Transaction’s ISO Message Data** | |
| --- | --- |
| **Use Case ID** | ***DC\_ATM\_047/DC\_ATM\_028*** |
| **Channel** | ATM |
| **ISO Message Type** | 0100/0110 |
| **ISO Processing Code** | 01 |

For the ISO Message please refer to ISO Specifications.xls “*ATM\_SP\_0100*” in *Chapter 6 Appendices*

###### Advice (0120/0130)

| **Transaction’s ISO Message Data** | |
| --- | --- |
| **Use Case ID** | ***DC\_ATM\_047/DC\_ATM\_028*** |
| **Channel** | ATM |
| **ISO Message Type** | 0120/0130 |
| **ISO Processing Code** | 01 |

For the ISO Message please refer to ISO Specifications.xls “*ATM\_SP\_0120*” in *Chapter 6 Appendices*

###### Service Logic

| **Algorithm** |
| --- |
| * Retrieves the operation ID to be used to retrieve the account’s available balance (by calling **SCDGLP**) * Retrieves the available balance of the account (by calling **SRVCAVB**) * Validates that customer’s account exists and it is not payed-off (by calling **SRVSMAS**) * Retrieves the operation ID to be used to check if the account allows debiting (by calling **SCDGLP**) * Validates that the customer’s account product permits debiting (by calling **SELORCN**), otherwise the transaction is declined * **IF** *DE 03 = 01* indicating that the transaction is withdrawal **AND** *DE 112-tag F0.C0 = “VISA” or “BKNT”* indicating that the transaction is performed through an International ATM, **THEN**: * Calculates the date until when the blocking will be active as follows:   *Current Date + 20 days*   * **IF** *message type = 0100*, **THEN** * Validates that the Hold Amount (transaction amount) does not exceed Account’s Available Balance (as calculated in above step) * Checks the account’s available balance (including IRIS and account’s overdraft) and uses the received SRN to block the transaction amount in the deposit account (by calling program **SRVCDE2**) * **IF** account’s available balance is exceeded, **THEN**:   + - The transaction is declined * **IF** *message type = 0120*, **THEN:** * Does not check the account’s available balance and uses the received SRN to block the transaction amount in the deposit account (by calling **SRVCDE1**) * Retrieves Operation ID for Customer’s Fee (by calling **SCDGLP**) * Retrieves the available balance of the account (by calling **SRVCAVB**) |

###### Core Banking Services

SRVFDES

| **SELORCN information** | | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SRVFDES - uses FTCDESM KATT.ACC\_DESM[Table] | | | | |  |
| **Service description** | | | | | Retrieves data of an amount blocking | | | | |  |
| **CICS System** | | | | | DEPOSITS | | | | |  |
|  | | | | |  | | | | |  |
| **Input Data** | | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | **ACCOUNT** | | **DE 102** | **Customer’s Deposit Account First 10 positions of DE 102** | | | **N/A** | | **N/A** | |
| **2** | SYSTEM | | N/A | Account system. Set to ‘E’ (program 1,2) | | | N/A | | N/A | |
| 3 | HOLD\_TYP | | N/A | Hold Type | | | N/A | | N/A | |
| 4 | **HOLD\_KEY** | | **DE 47 tag 901** | **SRN** | | | **N/A** | | **N/A** | |
| **Output Data** | | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | | HOLD\_AMOUNT | N/A | The block amount of a specific SRN in customer’s account | | N/A | | N/A | | |
| 2 | | RC | N/A | Response code | | N/A | | N/A | | |
| 3 | | RESP | N/A | Response message | | N/A | | N/A | | |

SCDGLP

| **SCDGLP information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SCDGLP CRDT.GL\_ACC\_PARM[Table] | | | |  |
| **Service description** | | | | | Retrieves the operation ID of the transaction based on some criteria | | | |  |
| **CICS System** | | | | | Common | | | |  |
|  | | | | |  | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| **1** | | BUSINESS**\_**EVENT | | N/A | | Business event | N/A | N/A | |
| 2 | | TRAN\_CDE | | N/A | | Transaction code | N/A | N/A | |
| 3 | | CHANNEL | | N/A | | Set to ‘ATM’ | N/A | N/A | |
| 4 | | AMT\_TYPE | | N/A | | Amount type (A:Amount, F:Fee) | N/A | N/A | |
| 5 | | AMT\_TYPE\_SEQ | | N/A | | Set to ‘1’ | N/A | N/A | |
| 6 | | TXN\_CHAN | | N/A | | Transaction channel | N/A | N/A | |
| 7 | | ACCOUNT | | N/A | |  | N/A | N/A | |
| 8 | | EFFECTIVE\_DATE | | N/A | | The date when the operation Id will be effective | N/A | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| 1 | RC | |  | | | Response code |  |  | |
| 2 | RESP | |  | | | Response message |  |  | |

SRVDDES

| **SELORCN information** | | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SRVDDES | | | | |  |
| **Service description** | | | | | Unblocks an amount from a deposit account | | | | |  |
| **CICS System** | | | | | DEPOSITS | | | | |  |
|  | | | | |  | | | | |  |
| **Input Data** | | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | **ACCOUNT** | | **DE 102** | **Customer’s Deposit Account First 10 positions of DE 102** | | | **N/A** | | **N/A** | |
| **2** | SYSTEM | | N/A | Account system. Set to ‘E’ (program 1,2) | | | N/A | | N/A | |
| 3 | CHANNEL | | N/A | Set to ‘05’ | | | N/A | | N/A | |
| 4 | OPERATION\_ID | | N/A | Operation ID | | | N/A | | N/A | |
| **5** | **HOLD\_AMOUNT** | | **DE 05** | **The final amount to be unblocked.** | | | **N/A** | | **N/A** | |
| **6** | **HOLD\_KEY** | | **DE 47 tag 901** | **SRN** | | | **N/A** | | **N/A** | |
| 7 | ATERM\_ID | | N/A | Set to ‘70401’ | | | N/A | | N/A | |
| **8** | **WSID** | | **DE 41** | **Workstation Id. Positions 4-6** | | | **N/A** | | **N/A** | |
| **9** | **TRNUMB** | | **DE 37** | **Retrieval Reference Number** | | | **N/A** | | **N/A** | |
| **10** | **USER\_ID** | | **DE 41** | **User ID. Positions 4-6** | | | **N/A** | | **N/A** | |
| **11** | **AUTH\_USER** | | **DE 41** | **Authorized user ID. Positions 4-6** | | | **N/A** | | **N/A** | |
| 12 | YPHRESIA | | N/A | Set to ‘90’ | | | N/A | | N/A | |
| **Output Data** | | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | | RC | N/A | Response code | | N/A | | N/A | | |
| 2 | | RESP | N/A | Response message | | N/A | | N/A | | |

SELORCN

| **SELORCN information** | | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SELORCN KATT.PROD\_OPERATION[Table] | | | | |  |
| **Service description** | | | | | Validate that the account allows debiting | | | | |  |
| **CICS System** | | | | | DEPOSITS | | | | |  |
|  | | | | |  | | | | |  |
| **Input Data** | | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | CHANNEL | | N/A | Transaction channel. Set to ‘05’ | | | N/A | | N/A | |
| **2** | **PRODUCT\_CODE** | | **DE 102** | **Customer’s Deposit Account** | | | **N/A** | | **N/A** | |
| 3 | OPERATION\_ID | | N/A | Operation ID | | | N/A | | N/A | |
| 4 | FUNCTION | | N/A | Set to ‘DEB’ if Debit or ‘CRE’ if credit | | | N/A | | N/A | |
| **Output Data** | | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | | IS\_ALLOWED | N/A | Indication if the debit of the account is allowed | | N/A | | N/A | | |
| 2 | | RC | N/A | Response code | | N/A | | N/A | | |
| 3 | | RESP | N/A | Response message | | N/A | | N/A | | |

SRVSMAS

| **SRVSMAS information** | | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SRVSMAS | | | | |  |
| **Service description** | | | | | Retrieves Account Data | | | | |  |
| **CICS System** | | | | | DEPOSITS | | | | |  |
|  | | | | |  | | | | |  |
| **Input Data** | | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | SYSTEM | | N/A | Account system. Set to ‘E’ (program 1,2) | | | N/A | | N/A | |
| **2** | **ACCOUNT** | | **DE 102** | **Customer’s Deposit Account** | | | **N/A** | | **N/A** | |
| **Output Data** | | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | | POOL\_ACCOUNT\_SYST | N/A | System which holds the connected customer’s account | | N/A | | N/A | | |
| 2 | | PRODUCT\_CODE | N/A | Customer’s account | | N/A | | N/A | | |
| 2 | | RC | N/A | Response code | | N/A | | N/A | | |
| 3 | | RESP | N/A | Response message | | N/A | | N/A | | |

SRVCAVB

| **SELACCM information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SRVCAVB | | | | |  |
| **Service description** | | | | Retrieves the available balance of the account | | | | |  |
| **CICS System** | | | | Common | | | | |  |
|  | | | |  | | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | SYSTEM | N/A | Account system. Set to ‘E’ (program 1,2) | | | N/A | | N/A | |
| **2** | **ACCOUNT** | **DE 102** | **Customer’s Deposit Account** | | | **N/A** | | **N/A** | |
| **3** | OPERATION\_ID | N/A | Operation ID | | | N/A | | N/A | |
| **4** | CHANNEL | N/A | Transaction channel. Set to ‘05’ | | | N/A | | N/A | |
| **5** | BLCK\_OR\_DIRDB | N/A | 0: Direct Debit, 1:Block | | | N/A | | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | BALANCE | N/A | The Account’s Available Balance (including the Credit Ledger Balance from IRIS) | | N/A | | N/A | | |
| 2 | BALANCE\_TO\_CHECK | N/A | The Account’s Available Balance (including the Credit Available Balance) | | N/A | | N/A | | |
| 2 | RC | N/A | Response code | | N/A | | N/A | | |
| 3 | RESP | N/A | Response message | | N/A | | N/A | | |

SRVCDE2/SRVCDE1

| **SRVCDES information** | | | | | | |
| --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SRVCDE2/SRVCDE1 | | |
| **Service description** | | | | Blocks an amount on a deposit account with account’s balance (including IRIS and overdraft) check/without account’s balance check | | |
| **Core Banking System** | | | | DEPOSITS | | |
|  | | | |  | | |
| **Input Data** | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | **Length** |
| **1** | **ACCOUNT** | **DE 102** | **Customer’s Deposit Account First 10 positions of DE 102** | | **N/A** | **N/A** |
| 2 | SYSTEM | N/A | Account system. Set to ‘E’ (program 1,2) | | N/A | N/A |
| 3 | CHANNEL | N/A | Set to ‘ATM’ | | N/A | N/A |
| 4 | OPERATION\_ID | N/A | Operation ID | | N/A | N/A |
| 5 | HOLD\_TYPE | N/A | Hold type | | N/A | N/A |
| **6** | **HOLD\_AMOUNT** | **DE 05** | **The final amount to be blocked** | | **N/A** | **N/A** |
| 7 | D\_HOLD\_EXP | N/A | Set to current date + 20 | | N/A | N/A |
| **8** | **HOLD\_KEY** | **DE 47 tag 901** | **SRN** | | **N/A** | **N/A** |
| 9 | HOLD\_REASON | N/A | Set to ‘ΑΝΑΛΗΨΗ ΕΞΩΤΕΡΙΚΟΥ’ | | N/A | N/A |
| **10** | **ATERM\_ID** | **DE 41** | **Terminal ID. Positions 4-6** | | **N/A** | **N/A** |
| **11** | **WSID** | **DE 41** | **Workstation Id. Positions 4-6** | | **N/A** | **N/A** |
| **12** | **TRNUMB** | **DE 37** | **Retrieval Reference Number** | | **N/A** | **N/A** |
| **13** | **USER\_ID** | **DE 41** | **User ID. Positions 4-6** | | **N/A** | **N/A** |
| **14** | **AUTH\_USER** | **DE 41** | **Authorized user ID. Positions 4-6** | | **N/A** | **N/A** |
| 15 | YPHRESIA | N/A | Set to ‘90’ | | N/A | N/A |
| **Output Data** | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | **Length** |
| 1 | RC | N/A | Response code | | N/A | N/A |
| 2 | RESP | N/A | Response message | | N/A | N/A |

##### [WDRWBKN3] - Cash withdrawal in international banks ATMs - Reversal

| **Transaction’s ISO Message Data** | |
| --- | --- |
| **Use Case ID** | ***DC\_ATM\_025*** |
| **Channel** | ATM |
| **ISO Message Type** | 0420/0420 |
| **ISO Processing Code** | 01 |

For the ISO Message please refer to ISO Specifications.xls “*ATM\_SP\_0420”* in *Chapter 6 Appendices*

###### Service Logic

| **Algorithm** |
| --- |
| * **IF** *DE 03 = 01* indicating that the transaction is withdrawal **AND** *DE 112-tag F0.C0 = “VISA” or “BKNT”* indicating that the transaction is performed through an International ATM, **THEN**: * **IF** DE 95 is present in the message, indicating that the reversal is partial, **THEN**: * Calculates the amount to be unblocked as follows:   *DE 05 – DE 95 – fee (if applicable)*   * Final amount (including markup + fee (if applicable)) is released from the corresponding deposit account using the received (from ISO message) SRN of the original (normal) transaction (by calling program **SRVDDES**) |

###### Core Banking Services

SRVDDES

| **SRVDDES information** | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SRVDDES | | |  |
| **Service description** | | | | Unblocks an amount from a deposit account | | |  |
| **Core Banking System** | | | | DEPOSITS | | |  |
|  | | | |  | | |  |
| **Input Data** | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | **Length** | |
| **1** | **ACCOUNT** | **DE 102** | **Customer’s Deposit Account First 10 positions of DE 102** | | **N/A** | **N/A** | |
| 2 | SYSTEM | N/A | Account system. Set to ‘E’ (program 1,2) | | N/A | N/A | |
| 3 | CHANNEL | N/A | Set to ‘ATM’ | | N/A | N/A | |
| 4 | OPERATION\_ID | N/A | Operation ID | | N/A | N/A | |
| **6** | **HOLD\_AMOUNT** | **DE 05**  **or**  **DE 05 – DE 95 (if partial reversal)** | **The final amount to be unblocked** | | **N/A** | **N/A** | |
| **8** | **HOLD\_KEY** | **DE 47 tag 901** | **SRN** | | **N/A** | **N/A** | |
| **10** | **ATERM\_ID** | **DE 41** | **Terminal ID. Positions 4-6** | | **N/A** | **N/A** | |
| **11** | **WSID** | **DE 41** | **Workstation Id. Positions 4-6** | | **N/A** | **N/A** | |
| **12** | **TRNUMB** | **DE 37** | **Retrieval Reference Number** | | **N/A** | **N/A** | |
| **13** | **USER\_ID** | **DE 41** | **User ID. Positions 4-6** | | **N/A** | **N/A** | |
| **14** | **AUTH\_USER** | **DE 41** | **Authorized user ID. Positions 4-6** | | **N/A** | **N/A** | |
| 15 | YPHRESIA | N/A | Set to ‘90’ | | N/A | N/A | |
| **Output Data** | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | **Length** | |
| 1 | RC | N/A | Response code | | N/A | N/A | |
| 2 | RESP | N/A | Response message | | N/A | N/A | |

### BALANCE\_INQUIRY

#### WAY4 communication

##### Normal – Balance Inquiry

| **Transaction General information** | |
| --- | --- |
| **Transaction category (EN)** | Debit card account balance inquiry in ATM (NBG/DIAS/International) or POS |
| **Channel** | ATM |
| **ISO message type** | 0200 |
| **Transaction Identification (as sent from Base24)** | P-3 = 31 |
| **Use Cases** | DC\_ATM\_017 |

###### Online (0200/0210)

For the ISO Message please refer to ISO Specifications.xls “*BALANCE\_SP\_0100*” in *Chapter 6 Appendices*

For the ISO Message please refer to ISO Specifications.xls “*BALANCE\_SP\_POS\_0100*” in *Chapter 6 Appendices*

###### Way4 Actions

| **Actions** |
| --- |
| * Executes authorization process according to standard WAY4 authorization rules and product parametrization * **IF** *DE 112-tag F0.C0* (subfield Terminal Logical Network) = *BKNT or DIAS* **THEN**: * Calculates DIAS or International fee * **Otherwise:** * The ATM is on-us and no fee should be calculated |

#### WAY4 to Core Banking System communication

##### [CMDBAL3] Debit card account balance inquiry in ATM (NBG/DIAS/International) – Normal

###### Online (0100/0110)

| **Transaction’s ISO Message Data** | |
| --- | --- |
| **Use Case ID** | ***DC\_ATM\_017*** |
| **Channel** | ATM |
| **ISO Message Type** | 0100/0110 |
| **ISO Processing Code** | 30 |

For the ISO Message please refer to ISO Specifications.xls “*BALANCE\_SP\_0100*” in *Chapter 6 Appendices*

For the ISO Message please refer to ISO Specifications.xls “*BALANCE\_SP\_POS\_0100*” in *Chapter 6 Appendices*

###### Service Logic

| **Algorithm** |
| --- |
| * **IF** *DE 03 = 30* indicating that the transaction is balance inquiry **AND** *DE 112-tag F0.C0 = “DIAS”* indicating that the transaction is performed through a DIAS network **AND** *DE112-tag F0.CF = 01*, indicating that the transaction was performed through ATM **THEN**: * Based on the transaction network (“DIAS”) retrieved from *DE 48-tag 848* of ISO message, selects from table GL\_ACC\_PARM the following data: * Operation ID needed (by calling **SCDGLP**) for service **SRVLAC3** to complete the transfer of customer’s commission amount from customer’s deposit account to DIAS Intermediary commission account * Checks if there are special conditions for this account/customer to waive the fee (by calling **SRVFWVE**) * **IF** NOT (no waiver for the DIAS fee), **THEN**: * Transfers customer’s commission from Source Account to DIAS Commission GL Account (by calling **SRVLAC3**) * **IF** account’s available balance is exceeded **THEN:** * The transaction is declined * **Otherwise:** * No fee should be debited to the customer * Retrieves the available balance of the account (by calling **SRVCAVB**) * Updates the status of the account from dormant to non-dormant (by calling **SRVUMAS**) |

###### Core Banking Services

SRVLAC3

| **SRVCDAN information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SRVLAC3 | | | | |  |
| **Service description** | | | | Credit/Debit of deposit account with corresponding credit/debit of GL Account | | | | |  |
| **CICS System** | | | | DEPOSITS | | | | |  |
|  | | | |  | | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | **Data Type** | | **Length** | |
| 1 | SYSTEM | | N/A | Account system. Set to ‘E’ (program 1,2) | | N/A | | N/A | |
| **2** | **ACCOUNT** | | **DE 102** | **Customer’s Deposit Account** | | **N/A** | | **N/A** | |
| **3** | **TRANS\_AMOUNT** | | **DE 05** | **Customer’s fee** | | **N/A** | | **N/A** | |
| **4** | **D\_VALUE** | | **DE 13** | **Transaction Date** | | **N/A** | | **N/A** | |
| 5 | REASON\_CODE | | N/A | Set to 20 | | N/A | | N/A | |
| 6 | TRT\_REASON | | N/A | Set to ‘ΕΡΩΤΗΣΗ ΥΠΟΛΟΙΠΟΥ ΔΙΑΣ’ | | N/A | | N/A | |
| 7 | OPERATION\_ID | | N/A | Transaction Code used to retrieve the GL Account to be debited/credited. Retrieved from **Table GL\_ACC\_PARM** | | N/A | | N/A | |
| **8** | **REFERENCE\_ID** | | **DE 47**  **Tag 901** | **Reference ID (GL). Set to SRN** | | **N/A** | | **N/A** | |
| 9 | CHANNEL | | N/A | Transaction channel. Set to ‘05’ | | N/A | | N/A | |
| **10** | **BRANCH\_SND** | | **DE 41** | **Transaction branch. Positions 4-6** | | **N/A** | | **N/A** | |
| **11** | **ATERM\_ID** | | **DE 41** | **Terminal ID. Positions 4-6** | | **N/A** | | **N/A** | |
| **12** | **WSID** | | **DE 41** | **Workstation Id. Positions 4-6** | | **N/A** | | **N/A** | |
| 13 | TRNUMB | | N/A | Transaction sequence number. Set to ‘001’ | | N/A | | N/A | |
| **14** | **USER\_ID** | | **DE 41** | **User ID. Positions 4-6** | | **N/A** | | **N/A** | |
| **15** | **AUTH\_USER** | | **DE 41** | **Authorized user ID. Positions 4-6** | | **N/A** | | **N/A** | |
| 16 | YPHRESIA | | N/A | Set to ‘90’ | | N/A | | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | **Data Type** | | **Length** | | |
| 1 | | RC | N/A | Response code | N/A | | N/A | | |
| 2 | | RESP | N/A | Response message | N/A | | N/A | | |

SCDGLP

| **SCDGLP information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SCDGLP CRDT.GL\_ACC\_PARM[Table] | | | |  |
| **Service description** | | | | | Retrieves the operation ID of the transaction based on some criteria | | | |  |
| **CICS System** | | | | | Common | | | |  |
|  | | | | |  | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| **1** | | BUSINESS**\_**EVENT | | N/A | | Business event | N/A | N/A | |
| 2 | | TRAN\_CDE | | N/A | | Transaction code | N/A | N/A | |
| 3 | | CHANNEL | | N/A | | Channel | N/A | N/A | |
| 4 | | AMT\_TYPE | | N/A | | Amount type (A:Amount, F:Fee) | N/A | N/A | |
| 5 | | AMT\_TYPE\_SEQ | | N/A | | Set to ‘1’ | N/A | N/A | |
| 6 | | TXN\_CHAN | | N/A | | Transaction channel | N/A | N/A | |
| 7 | | ACCOUNT | | N/A | |  | N/A | N/A | |
| 8 | | EFFECTIVE\_DATE | | N/A | | The date when the operation Id will be effective | N/A | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| 1 | RC | |  | | | Response code |  |  | |
| 2 | RESP | |  | | | Response message |  |  | |

SRVCAVB

| **SELACCM information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SRVCAVB | | | | |  |
| **Service description** | | | | Retrieves the available balance of the account | | | | |  |
| **CICS System** | | | | Common | | | | |  |
|  | | | |  | | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | SYSTEM | N/A | Account system. Set to ‘E’ (program 1,2) | | | N/A | | N/A | |
| **2** | **ACCOUNT** | **DE 102** | **Customer’s Deposit Account** | | | **N/A** | | **N/A** | |
| **3** | OPERATION\_ID | N/A | Operation ID | | | N/A | | N/A | |
| **4** | CHANNEL | N/A | Transaction channel. Set to ‘05’ | | | N/A | | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | BALANCE | N/A | The Account’s Available Balance (including the Credit Ledger Balance from IRIS) | | N/A | | N/A | | |
| 2 | RC | N/A | Response code | | N/A | | N/A | | |
| 3 | RESP | N/A | Response message | | N/A | | N/A | | |

SRVUMAS

| **SRVUMAS information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SRVUMAS | | | | |  |
| **Service description** | | | | Updates dormant indication in account | | | | |  |
| **CICS System** | | | | DEPOSITS | | | | |  |
|  | | | |  | | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | SYSTEM | N/A | Account system. Set to ‘E’ (program 1,2) | | | N/A | | N/A | |
| **2** | **ACCOUNT** | **DE 102** | **Customer’s Deposit Account** | | | **N/A** | | **N/A** | |
| 3 | CHANNEL | N/A | Set to ‘05’ | | | N/A | | N/A | |
| 4 | OPERATION\_ID | N/A | Transaction Code used to retrieve the GL Account to be debited/credited. Retrieved from **Table GL\_ACC\_PARM** | | | N/A | | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | RC | N/A | Response code | | N/A | | N/A | | |
| 2 | RESP | N/A | Response message | | N/A | | N/A | | |

SRVFWVE

| **SELACCM information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SRVFWVE | | | | |  |
| **Service description** | | | | Checks for Fee Waiver | | | | |  |
| **CICS System** | | | | Common | | | | |  |
|  | | | |  | | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | SETL\_DATE | N/A | The date the transaction will be settled | | | N/A | | N/A | |
| **2** | **AMOUNT** | **DE 102** | Transaction amount | | | **N/A** | | **N/A** | |
| **3** | ACQ\_NET | N/A | Acquiring Institution Identification Code | | | N/A | | N/A | |
| **4** | TXN\_TYP | N/A | Transaction type | | | N/A | | N/A | |
| **5** | TERM\_ID | N/A | Terminal ID | | | N/A | | N/A | |
| **6** | TRCODE | N/A | Set to ‘WDRW’ | | | N/A | | N/A | |
| **7** | ACTION | N/A | Set to ‘ΑΝΑΛΗΨΗ’ | | | N/A | | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | RC | N/A | Response code | | N/A | | N/A | | |
| 2 | RESP | N/A | Response message | | N/A | | N/A | | |

### MINI\_STATEMENT

#### WAY4 communication

##### Normal

| **Transaction General information** | |
| --- | --- |
| **Transaction category (EN)** | Debit Card mini statement from ATM |
| **Channel** | ATM |
| **ISO message type** | 0205 |
| **Transaction Identification (as sent from Base24)** | Transaction Code of P-3 = 94 |
| **Use Cases** | DC\_ATM\_037 |

###### Online (0200/0210)

For the ISO Message please refer to ISO Specifications.xls “*MINI\_STATEMENT\_SP\_0100*” in *Chapter 6 Appendices*

###### Way4 Actions

| **Actions** |
| --- |
| * Way4 does not perform checks or validations |

#### WAY4 to Core Banking System communication

##### [CMDSTMT3] Debit Card Mini Statement - Normal

###### Online (0100/0110)

| **Transaction’s ISO Message Data** | |
| --- | --- |
| **Use Case ID** | ***DC\_ATM\_037*** |
| **Channel** | ATM |
| **ISO Message Type** | 0100/0110 |
| **ISO Processing Code** | 32 |

For the ISO Message please refer to ISO Specifications.xls “*MINI\_STATEMENT\_SP\_0100*” in *Chapter 6 Appendices*

###### Service Logic

| **Algorithm** |
| --- |
| * Retrieves the date that the account was opened (by calling **SRVSMAS**) * Retrieves Operation ID for Customer’s Fee (by calling **SCDGLP**) * Retrieves the available balance of the account (by calling **SRVCAVB**) * Retrieves all the transactions performed with the input debit card since the opening of the account until '31.12.9999' (by calling **SRVFKIN**) and holds only the latest 7 * For each of the latest transactions found, retrieves and returns as output the following information * Transaction Date * Transaction Amount * Transaction Description (by calling **SELREAS**) * The transaction provides the following information as output in *DE 112- tag F0.C8*: * Statement Data. Checks the ATM type and in case of NCR 5070/5080 uses different encoding for the header and footer of the mini statement. * For Diebold 1000 the format of the statement will be the following:   *[1P !! Current Date in “DDMMYY” format !! '0140 ({^4 I604KINHSH LOG/SMOY' ' APO \*\*' !! Account Number !! '{^4>-30'] || [New Line] || [the Date of 1st Transaction took place, in “DDMMYY” format] || ' ' || [Reason of 1st Transaction] || [Amount of 1st Transaction \* 100] || [New Line][{{^3YPOLOIPO EYRV] || Account’s Available Balance*   * For NCR 5070/5080 the format of the statement will be the following:   *[1P!! Current Date in “DDMMYY” format!! '0140{^4 (2KINHtH qOoAPIAtMOY' !! ' AsO \*\*' !! Account Number !! '{^4>-30{] || [New Line] || [the Date of 1st Transaction took place, in “DDMMYY” format] || ' ' || [Reason of 1st Transaction] || [Amount of 1st Transaction \* 100] || [New Line][{{^5 (2YsOqOIsO EYPw] || Account’s Available Balance*   * Updates the status of the account from dormant to non-dormant (by calling **SRVUMAS**) * **~~IF~~** ~~message contains Tag 918 = 108 indicating that the statement should be printed~~ **~~THEN~~**~~:~~   ~~o Calculates fee to be debited to customer’s account (by calling~~ **~~SCCTCAL~~**~~)~~  ~~o Retrieves ATM Branch and ATM’s Cash account for ATM Channel (by calling~~ **~~ATMACCT~~**~~)~~  ~~o Retrieves Operation ID for Customer’s Fee (by calling~~ **~~SCDGLP~~**~~)~~  ~~o Transfers the amount from Customer’s input deposit account (source account) to ATM’s Cash Account (target account) (by calling~~ **~~SRVPMNT~~**~~)~~ |

###### Core Banking Services

SRVSMAS

| **SRVSMAS information** | | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SRVSMAS | | | | |  |
| **Service description** | | | | | Retrieves Account Data | | | | |  |
| **CICS System** | | | | | DEPOSITS | | | | |  |
|  | | | | |  | | | | |  |
| **Input Data** | | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | SYSTEM | | N/A | Account system. Set to ‘E’ (program 1,2) | | | N/A | | N/A | |
| **2** | **ACCOUNT** | | **DE 102** | **Customer’s Deposit Account** | | | **N/A** | | **N/A** | |
| **Output Data** | | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | | D\_OPEN | N/A | Date that the account was opened | | N/A | | N/A | | |
| 2 | | RC | N/A | Response code | | N/A | | N/A | | |
| 3 | | RESP | N/A | Response message | | N/A | | N/A | | |

SRVCAVB

| **SELACCM information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SRVCAVB | | | | |  |
| **Service description** | | | | Retrieves the available balance of the account | | | | |  |
| **CICS System** | | | | Common | | | | |  |
|  | | | |  | | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | SYSTEM | N/A | Account system. Set to ‘E’ (program 1,2) | | | N/A | | N/A | |
| **2** | **ACCOUNT** | **DE 102** | **Customer’s Deposit Account** | | | **N/A** | | **N/A** | |
| **3** | OPERATION\_ID | N/A | Operation ID | | | N/A | | N/A | |
| **4** | CHANNEL | N/A | Transaction channel. Set to ‘05’ | | | N/A | | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | BALANCE | N/A | The Account’s Available Balance (including the Credit Ledger Balance from IRIS) | | N/A | | N/A | | |
| 2 | RC | N/A | Response code | | N/A | | N/A | | |
| 3 | RESP | N/A | Response message | | N/A | | N/A | | |

SCDGLP

| **SCDGLP information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SCDGLP CRDT.GL\_ACC\_PARM [Table] | | | |  |
| **Service description** | | | | | Retrieves the operation ID of the transaction based on some criteria | | | |  |
| **CICS System** | | | | | Common | | | |  |
|  | | | | |  | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| **1** | | BUSINESS**\_**EVENT | | N/A | | Business event | N/A | N/A | |
| 2 | | TRAN\_CDE | | N/A | | Transaction code | N/A | N/A | |
| 3 | | CHANNEL | | N/A | | Channel | N/A | N/A | |
| 4 | | AMT\_TYPE | | N/A | | Amount type (A:Amount, F:Fee) | N/A | N/A | |
| 5 | | AMT\_TYPE\_SEQ | | N/A | | Set to ‘1’ | N/A | N/A | |
| 6 | | TXN\_CHAN | | N/A | | Transaction channel | N/A | N/A | |
| 7 | | ACCOUNT | | N/A | |  | N/A | N/A | |
| 8 | | EFFECTIVE\_DATE | | N/A | | The date when the operation Id will be effective | N/A | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| 1 | RC | |  | | | Response code |  |  | |
| 2 | RESP | |  | | | Response message |  |  | |

SRVFKIN

| **KILFKIN information** | | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SRVFKIN calles KACEF00 KATT.NEW\_ACC\_ENTRIES\_XXXX[Table] | | | | |  |
| **Service description** | | | | | Retrieves Deposit Account’s Transactions | | | | |  |
| **CICS System** | | | | | DEPOSITS | | | | |  |
|  | | | | |  | | | | |  |
| **Input Data** | | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | SYSTEM | | N/A | Account system. Set to ‘E’ (program 1,2) | | | N/A | | N/A | |
| **2** | **ACCOUNT** | | **DE 102** | **Customer’s Deposit Account** | | | N/A | | N/A | |
| 3 | DATE\_FROM | | N/A | Date that the customer’s account was opened. Set to SRVSMAS.D\_OPEN | | | N/A | | N/A | |
| 4 | DATE\_TO | | N/A | Set to '31.12.9999' | | | N/A | | N/A | |
| 5 | T\_TIMESTAMP | | N/A | Set to '9999-12-31-23.59.59.000000' | | | N/A | | N/A | |
| 6 | SCROLL\_ACTION | | N/A | Set to ‘B’ | | | N/A | | N/A | |
| **Output Data** | | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | | REASON\_CODE | N/A | Transaction description | | N/A | | N/A | | |
| 2 | | RC | N/A | Response code | | N/A | | N/A | | |
| 3 | | RESP | N/A | Response message | | N/A | | N/A | | |

SELREAS

| **SELREAS information** | | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SELREAS KATT.REASON[Table] | | | | |  |
| **Service description** | | | | | Retrieves Transaction description | | | | |  |
| **CICS System** | | | | | DEPOSITS | | | | |  |
|  | | | | |  | | | | |  |
| **Input Data** | | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | SYSTEM | | N/A | Account system. Set to ‘E’ (program 1,2) | | | N/A | | N/A | |
| 2 | REASON\_CODE | | N/A | Transaction reason code. Set to KILFKIN.REASON\_CODE | | | N/A | | N/A | |
| **Output Data** | | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | | ATM.REASON\_DESC | N/A | Transaction description | | N/A | | N/A | | |
| 2 | | RC | N/A | Response code | | N/A | | N/A | | |
| 3 | | RESP | N/A | Response message | | N/A | | N/A | | |

SRVUMAS

| **SRVUMAS information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SRVUMAS | | | | |  |
| **Service description** | | | | Updates dormant indication in account | | | | |  |
| **CICS System** | | | | DEPOSITS | | | | |  |
|  | | | |  | | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | SYSTEM | N/A | Account system. Set to ‘E’ (program 1,2) | | | N/A | | N/A | |
| **2** | **ACCOUNT** | **DE 102** | **Customer’s Deposit Account** | | | **N/A** | | **N/A** | |
| 3 | CHANNEL | N/A | Set to ‘05’ | | | N/A | | N/A | |
| 4 | OPERATION\_ID | N/A | Transaction Code used to retrieve the GL Account to be debited/credited. Retrieved from **Table GL\_ACC\_PARM** | | | N/A | | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | RC | N/A | Response code | | N/A | | N/A | | |
| 2 | RESP | N/A | Response message | | N/A | | N/A | | |

ATMACCT

| **ATMACCT information** | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | ATMACCT KAMT.ATMID [Table] | | |  |
| **Service description** | | | | Retrieves ATM’s Cash account | | |  |
| **Core Banking System** | | | | Common | | |  |
|  | | | |  | | |  |
| **Input Data** | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | **Length** | |
| **1** | **ATM\_ID** | **DE 41** | **First 8 characters of DE 41** | | **N/A** | **N/A** | |
| **Output Data** | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | **Length** | |
| 1 | BRANCH | N/A | Withdrawal’s ATM branch | | N/A | N/A | |
| 2 | ACCOUNT | N/A | Withdrawal’s ATM account | | N/A | N/A | |
| 3 | RC | N/A | Response code | | N/A | N/A | |
| 4 | RESP | N/A | Response message | | N/A | N/A | |

SCCTCAL

| **SELACCM information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SCCTCAL | | | | |  |
| **Service description** | | | | Checks for Fee Waiver | | | | |  |
| **CICS System** | | | | Common | | | | |  |
|  | | | |  | | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | SETL\_DATE | N/A | The date the transaction will be settled | | | N/A | | N/A | |
| **2** | **AMOUNT** | **DE 102** | Transaction amount | | | **N/A** | | **N/A** | |
| **3** | ACQ\_NET | N/A | Acquiring Institution Identification Code | | | N/A | | N/A | |
| **4** | TXN\_TYP | N/A | Transaction type | | | N/A | | N/A | |
| **5** | TERM\_ID | N/A | Terminal ID | | | N/A | | N/A | |
| **6** | TRCODE | N/A | Set to ‘WDRW’ | | | N/A | | N/A | |
| **7** | ACTION | N/A | Set to ‘ΑΝΑΛΗΨΗ’ | | | N/A | | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | RC | N/A | Response code | | N/A | | N/A | | |
| 2 | RESP | N/A | Response message | | N/A | | N/A | | |

SRVPMNT

| **SRVPMNT information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SRVPMNT | | | |  |
| **Service description** | | | | | Service to transfer an Amount from a Source to a Target account | | | |  |
| **Core Banking System** | | | | | DEPOSITS | | | |  |
|  | | | | |  | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| 1 | | SRCACCT.SYSTEM | | N/A | | Source account system. Set to ‘E’ (program 1,2) | N/A | N/A | |
| **2** | | **SRCACCT.ACCOUNT** | | **DE 102** | | **Customer’s account number.** | **N/A** | **N/A** | |
| 3 | | SRCACCT.REASON\_CODE | | N/A | | Set to 20 | N/A | N/A | |
| **4** | | **SRCACCT.TRT\_REASON** | | **DE 41** | | **Set to ‘ATM ‘ || Terminal Identification (Retrieved from DE 41)** | **N/A** | **N/A** | |
| 5 | | TRGACCT.SYSTEM | | N/A | | Target account system. Set to ‘E’ (program 1,2) | N/A | N/A | |
| 6 | | TRGACCT.ACCOUNT | | N/A | | Withdrawal’s ATM account. Filled from ATMACCT.ACCOUNT | N/A | N/A | |
| 7 | | TRGACCT.REASON\_CODE | | N/A | | Set to 10 | N/A | N/A | |
| **8** | | **TRGACCT.TRT\_REASON** | | **DE 37** | | **Set to ‘ΑΝΑΛΗΨΗ ΑΡ. ‘ || || ATM Sequence number (pos 1-4 from DE 37)** | **N/A** | **N/A** | |
| **9** | | **TRANS\_AMOUNT** | | **DE 05** | | **-Transaction amount** | **N/A** | **N/A** | |
| **10** | | **ATERM\_ID** | | **DE 41** | | **Card Acceptor Terminal Identification. Populated from positions 4-9** | **N/A** | **N/A** | |
| **11** | | **TRNNUMB** | | **DE 37** | | **Retrieval reference number. Populated from positions 1-4** | **N/A** | **N/A** | |
| **12** | | **D\_VALUE** | | **DE 13** | | **Transaction Date** | **N/A** | **N/A** | |
| **13** | | **BRANCH\_SND** | | **DE 41** | | **Transaction branch. Positions 4-6** | **N/A** | **N/A** | |
| **13** | | **REFERENCE\_ID** | | **DE 47**  **Tag 901** | | **Reference ID (GL). Set to SRN** | **N/A** | **N/A** | |
| 14 | | CHANNEL | | N/A | | Transaction channel. Set to ‘05’ | N/A | N/A | |
| 16 | | OPERATION\_ID | | N/A | | Operation ID | N/A | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| 1 | RC | | N/A | | | Response code | N/A | N/A | |
| 2 | RESP | | N/A | | | Response message | N/A | N/A | |

##### [CMDSTMT3] Debit Card Mini Statement - Reversal

###### Online (0420/0430)

| **Transaction’s ISO Message Data** | |
| --- | --- |
| **Use Case ID** | ***DC\_ATM\_037*** |
| **Channel** | ATM |
| **ISO Message Type** | 0420/0430 |
| **ISO Processing Code** | 32 |

For the ISO Message please refer to ISO Specifications.xls “*MINI\_STATEMENT\_SP\_0420*” in *Chapter 6 Appendices*

###### Service Logic

| **Algorithm** |
| --- |
| * **~~IF~~** ~~message contains~~ *~~Tag 918 = 108~~*  ~~indicating that the statement should be printed~~ **~~THEN~~**~~:~~ * ~~Retrieves the date that the account was opened (by calling~~ **~~SRVSMAS~~**~~)~~ * ~~Retrieves the available balance of the account (by calling~~ **~~SRVCAVB~~**~~)~~ * ~~Calculates fee to be debited to customer’s account (by calling~~ **~~SCCTCAL~~**~~)~~ * ~~Retrieves ATM Branch and ATM’s Cash account for ATM Channel (by calling~~ **~~ATMACCT~~**~~)~~ * ~~Check Ministatement Fee Waiver (by calling~~ **~~SRVNCOM~~**~~)~~ * ~~Retrieves Operation ID for Customer’s Fee (by calling~~ **~~SCDGLP~~**~~)~~ * ~~Transfers the amount from Customer’s input deposit account (source account) to ATM’s Cash Account (target account) (by calling~~ **~~SRVPMNT~~**~~)~~ |

###### Core Banking Services

SRVSMAS

| **SRVSMAS information** | | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SRVSMAS | | | | |  |
| **Service description** | | | | | Retrieves Account Data | | | | |  |
| **CICS System** | | | | | DEPOSITS | | | | |  |
|  | | | | |  | | | | |  |
| **Input Data** | | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | SYSTEM | | N/A | Account system. Set to ‘E’ (program 1,2) | | | N/A | | N/A | |
| **2** | **ACCOUNT** | | **DE 102** | **Customer’s Deposit Account** | | | **N/A** | | **N/A** | |
| **Output Data** | | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | | D\_OPEN | N/A | Date that the account was opened | | N/A | | N/A | | |
| 2 | | RC | N/A | Response code | | N/A | | N/A | | |
| 3 | | RESP | N/A | Response message | | N/A | | N/A | | |

SRVCAVB

| **SELACCM information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SRVCAVB | | | | |  |
| **Service description** | | | | Retrieves the available balance of the account | | | | |  |
| **CICS System** | | | | Common | | | | |  |
|  | | | |  | | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | SYSTEM | N/A | Account system. Set to ‘E’ (program 1,2) | | | N/A | | N/A | |
| **2** | **ACCOUNT** | **DE 102** | **Customer’s Deposit Account** | | | **N/A** | | **N/A** | |
| **3** | OPERATION\_ID | N/A | Operation ID | | | N/A | | N/A | |
| **4** | CHANNEL | N/A | Transaction channel. Set to ‘05’ | | | N/A | | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | BALANCE | N/A | The Account’s Available Balance (including the Credit Ledger Balance from IRIS) | | N/A | | N/A | | |
| 2 | RC | N/A | Response code | | N/A | | N/A | | |
| 3 | RESP | N/A | Response message | | N/A | | N/A | | |

SCDGLP

| **SCDGLP information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SCDGLP | | | |  |
| **Service description** | | | | | Retrieves the operation ID of the transaction based on some criteria | | | |  |
| **CICS System** | | | | | Common | | | |  |
|  | | | | |  | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| **1** | | BUSINESS**\_**EVENT | | N/A | | Business event | N/A | N/A | |
| 2 | | TRAN\_CDE | | N/A | | Transaction code | N/A | N/A | |
| 3 | | CHANNEL | | N/A | | Channel | N/A | N/A | |
| 4 | | AMT\_TYPE | | N/A | | Amount type (A:Amount, F:Fee) | N/A | N/A | |
| 5 | | AMT\_TYPE\_SEQ | | N/A | | Set to ‘1’ | N/A | N/A | |
| 6 | | TXN\_CHAN | | N/A | | Transaction channel | N/A | N/A | |
| 7 | | ACCOUNT | | N/A | |  | N/A | N/A | |
| 8 | | EFFECTIVE\_DATE | | N/A | | The date when the operation Id will be effective | N/A | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| 1 | RC | |  | | | Response code |  |  | |
| 2 | RESP | |  | | | Response message |  |  | |

ATMACCT

| **ATMACCT information** | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | ATMACCT KAMT.ATMID [Table] | | |  |
| **Service description** | | | | Retrieves ATM’s Cash account | | |  |
| **Core Banking System** | | | | Common | | |  |
|  | | | |  | | |  |
| **Input Data** | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | **Length** | |
| **1** | **ATM\_ID** | **DE 41** | **First 8 characters of DE 41** | | **N/A** | **N/A** | |
| **Output Data** | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | **Length** | |
| 1 | BRANCH | N/A | Withdrawal’s ATM branch | | N/A | N/A | |
| 2 | ACCOUNT | N/A | Withdrawal’s ATM account | | N/A | N/A | |
| 3 | RC | N/A | Response code | | N/A | N/A | |
| 4 | RESP | N/A | Response message | | N/A | N/A | |

SCCTCAL

| **SELACCM information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SCCTCAL | | | | |  |
| **Service description** | | | | Checks for Fee Waiver | | | | |  |
| **CICS System** | | | | Common | | | | |  |
|  | | | |  | | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | SETL\_DATE | N/A | The date the transaction will be settled | | | N/A | | N/A | |
| **2** | **AMOUNT** | **DE 102** | Transaction amount | | | **N/A** | | **N/A** | |
| **3** | ACQ\_NET | N/A | Acquiring Institution Identification Code | | | N/A | | N/A | |
| **4** | TXN\_TYP | N/A | Transaction type | | | N/A | | N/A | |
| **5** | TERM\_ID | N/A | Terminal ID | | | N/A | | N/A | |
| **6** | TRCODE | N/A | Set to ‘WDRW’ | | | N/A | | N/A | |
| **7** | ACTION | N/A | Set to ‘ΑΝΑΛΗΨΗ’ | | | N/A | | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | RC | N/A | Response code | | N/A | | N/A | | |
| 2 | RESP | N/A | Response message | | N/A | | N/A | | |

SRVPMNT

| **SRVPMNT information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SRVPMNT | | | |  |
| **Service description** | | | | | Service to transfer an Amount from a Source to a Target account | | | |  |
| **Core Banking System** | | | | | DEPOSITS | | | |  |
|  | | | | |  | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| 1 | | SRCACCT.SYSTEM | | N/A | | Source account system. Set to ‘E’ (program 1,2) | N/A | N/A | |
| **2** | | **SRCACCT.ACCOUNT** | | **DE 102** | | **Customer’s account number.** | **N/A** | **N/A** | |
| 3 | | SRCACCT.REASON\_CODE | | N/A | | Set to 20 | N/A | N/A | |
| **4** | | **SRCACCT.TRT\_REASON** | | **DE 41** | | **Set to ‘ATM ‘ || Terminal Identification (Retrieved from DE 41)** | **N/A** | **N/A** | |
| 5 | | TRGACCT.SYSTEM | | N/A | | Target account system. Set to ‘E’ (program 1,2) | N/A | N/A | |
| 6 | | TRGACCT.ACCOUNT | | N/A | | Withdrawal’s ATM account. Filled from ATMACCT.ACCOUNT | N/A | N/A | |
| 7 | | TRGACCT.REASON\_CODE | | N/A | | Set to 10 | N/A | N/A | |
| **8** | | **TRGACCT.TRT\_REASON** | | **DE 37** | | **Set to ‘ΑΝΑΛΗΨΗ ΑΡ. ‘ || || ATM Sequence number (pos 1-4 from DE 37)** | **N/A** | **N/A** | |
| **9** | | **TRANS\_AMOUNT** | | **DE 05** | | **-Transaction amount** | **N/A** | **N/A** | |
| **10** | | **ATERM\_ID** | | **DE 41** | | **Card Acceptor Terminal Identification. Populated from positions 4-9** | **N/A** | **N/A** | |
| **11** | | **TRNNUMB** | | **DE 37** | | **Retrieval reference number. Populated from positions 1-4** | **N/A** | **N/A** | |
| **12** | | **D\_VALUE** | | **DE 13** | | **Transaction Date** | **N/A** | **N/A** | |
| **13** | | **BRANCH\_SND** | | **DE 41** | | **Transaction branch. Positions 4-6** | **N/A** | **N/A** | |
| **13** | | **REFERENCE\_ID** | | **DE 47**  **Tag 901** | | **Reference ID (GL). Set to SRN** | **N/A** | **N/A** | |
| 14 | | CHANNEL | | N/A | | Transaction channel. Set to ‘05’ | N/A | N/A | |
| 16 | | OPERATION\_ID | | N/A | | Operation ID | N/A | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| 1 | RC | | N/A | | | Response code | N/A | N/A | |
| 2 | RESP | | N/A | | | Response message | N/A | N/A | |

### NOTE ACCEPTANCE

#### WAY4 communication

##### Normal

| **Transaction General information** | |
| --- | --- |
| **Transaction category (EN)** | Cash Deposit without envelope in NBG’s Recycle/BNA ATM |
| **Transaction category (GR)** | Κατάθεση μετρητών χωρίς χρήση φακέλου σε Recycle/BNA ΑΤΜ ΕΤΕ |
| **Channel** | ATM |
| **ISO message type** | 0200 |
| **Transaction Identification (as sent from Base24)** | Processing Code: 21 or 90   * ATM type in P0 token for BNA: 2,3 or 9 * ATM type in P0 token for Recycle: 4 |
| **Use Cases** | DC\_ATM\_024  DC\_ATM\_019 |

###### Online (0200/0210)

For the ISO Message please refer to ISO Specifications.xls “*NOTE\_ACCEPTANCE\_SP\_0100*” in *Chapter 6 Appendices*

###### Way4 Actions

| **Actions** |
| --- |
| * Executes authorization process according to standard WAY4 authorization rules and product parametrization as follows: * Logs the deposit transaction for the input amount |

##### Technical Reversal

| **Transaction General information** | |
| --- | --- |
| **Transaction category (EN)** | Cash Deposit without envelope in NBG’s Recycle/BNA ATM |
| **Transaction category (GR)** | Κατάθεση μετρητών χωρίς χρήση φακέλου σε Recycle/BNA ΑΤΜ ΕΤΕ |
| **Channel** | ATM |
| **ISO message type** | 0420 |
| **Transaction Identification (as sent from Base24)** | Processing Code: 21 or 90   * ATM type in P0 token for BNA: 2,3 or 9 * ATM type in P0 token for Recycle: 4 |
| **Use Cases** | DC\_ATM\_024  DC\_ATM\_019 |

For the ISO Message please refer to ISO Specifications.xls “*NOTE\_ACCEPTANCE\_SP\_0420*” in *Chapter 6 Appendices*

###### Way4 Actions

| **Actions** |
| --- |
| * Executes authorization process according to standard WAY4 authorization rules and product parametrization as follows: * Logs the deposit transaction for the input amount |

#### WAY4 to Core Banking System communication

##### [CMDDEPO3] - Cash deposit without envelope in Recycle/BNA ATM – Normal

###### Online (0100/0110)

| **Transaction’s ISO Message Data** | |
| --- | --- |
| **Use Case ID** | ***DC\_ATM\_024***  ***DC\_ATM\_019*** |
| **Channel** | ATM |
| **ISO Message Type** | 0100/0110 |
| **ISO Processing Code** | 29 |

For the ISO Message please refer to ISO Specifications.xls “*NOTE\_ACCEPTANCE\_SP\_0100”* in *Chapter 6 Appendices*

###### Service Logic

| **Algorithm** |
| --- |
| * Retrieves ATM Branch and ATM’s Deposit and Cash account for ATM Channel (by calling **ATMACCT**) * Performs the following validations for customer’s deposit account * Validates that customer’s account exists (by calling **SRVSMAS**)   **~~[ONBOARDING CHANGE START~~**   * ~~Retrieves Card Owner SYDIPEL ID (by calling~~ **~~SRVIXAS~~**~~)~~ * ~~Check~~ **~~IF~~** ~~customer is onboarding (by calling service~~ **~~SRVINDS~~** ~~(@SRVINDS. I\_CLSF\_INDC\_VAL\_K = ‘8300128’)~~ **~~THEN~~** * ~~The transaction is declined~~   **~~ONBOARDING CHANGE END]~~**   * Validates that the customer’s account product permits debiting (by calling **SELORCN**) * Performs the following validations for the ATM’s account * Validates that the account exists (by calling **SRVSMAS**) * Validates that the account product permits crediting (by calling **SELORCN**) * **IF** any of the above checks fails, **THEN**: * The transaction is declined * Checks **IF** *DE 112-tag F0.CC = 2,3 or 9* indicating that the transaction is performed in a BNA ATM **THEN**: * Transfers the amount from ATM’s *Deposit* Account (source account) to input deposit account (target account) (by calling **SRVPMNT**) * **Otherwise** (Recycle ATM): * Transfers the amount from ATM’s *Cash* Account (source account) to input deposit account (target account) (by calling **SRVPMNT**) * Retrieves the available balance of the account (by calling **SRVCAVB**) * **~~IF~~***~~DE 02~~* ~~starts from ‘930050125’ indicating that the card is Ethnodeposit~~ **~~THEN~~**~~:~~ * ~~Logs the deposit transaction of input amount to target account (given as input) (by calling~~ **~~DEPOINS~~**~~)~~ * ~~Registers the transaction in KAMT.B24\_TRN (by calling~~ **~~B24WTRN~~**~~)~~ |
|  |

###### Core Banking Services

ATMACCT

| **ATMACCT information** | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | ATMACCT | | |  |
| **Service description** | | | | Retrieves ATM’s account | | |  |
| **CICS System** | | | | Common | | |  |
|  | | | |  | | |  |
| **Input Data** | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | **Length** | |
| **1** | **ATM\_ID** | **DE 41** | **First 8 characters of DE 41** | | **N/A** | **N/A** | |
| **Output Data** | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | **Length** | |
| 1 | BRANCH | N/A | ATM branch | | N/A | N/A | |
| 2 | DEPO\_ACCOUNT | N/A | ATM Deposit account | | N/A | N/A | |
| 3 | ACCOUNT | N/A | ATM cash account | | N/A | N/A | |
| 3 | RC | N/A | Response code | | N/A | N/A | |
| 4 | RESP | N/A | Response message | | N/A | N/A | |

SELORCN

| **SELORCN information** | | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SELORCN | | | | |  |
| **Service description** | | | | | Validate that the account allows debiting | | | | |  |
| **CICS System** | | | | | DEPOSITS | | | | |  |
|  | | | | |  | | | | |  |
| **Input Data** | | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | CHANNEL | | N/A | Transaction channel. Set to ‘05’ | | | N/A | | N/A | |
| **2** | **PRODUCT\_CODE** | | **DE 102** | **Customer’s Deposit Account** | | | **N/A** | | **N/A** | |
| 3 | OPERATION\_ID | | N/A | Operation ID | | | N/A | | N/A | |
| 4 | FUNCTION | | N/A | Set to ‘DEB’ if Debit or ‘CRE’ if credit | | | N/A | | N/A | |
| **Output Data** | | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | | IS\_ALLOWED | N/A | Indication if the debit of the account is allowed | | N/A | | N/A | | |
| 2 | | RC | N/A | Response code | | N/A | | N/A | | |
| 3 | | RESP | N/A | Response message | | N/A | | N/A | | |

SRVPMNT

| **SRVPMNT information** | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SRVPMNT | | | |  |
| **Service description** | | | | Service to transfer an Amount from a Source to a Target account | | | |  |
| **CICS System** | | | | DEPOSITS | | | |  |
|  | | | |  | | | |  |
| **Input Data** | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| 1 | | SRCACCT.SYSTEM | N/A | | Source account system. Set to ‘E’ (program 1,2) | N/A | N/A | |
| **2** | | **SRCACCT.ACCOUNT** | **DE 102** | | **Customer’s account number.** | **N/A** | **N/A** | |
| 3 | | SRCACCT.REASON\_CODE | N/A | | Set to 10 | N/A | N/A | |
| **4** | | **SRCACCT.TRT\_REASON** | **DE 41** | | **Set to ‘ΚΑΤΑΘΕΣΗ ‘ || Terminal Identification (Retrieved from DE 41)** | **N/A** | **N/A** | |
| 5 | | TRGACCT.SYSTEM | N/A | | Target account system. Set to ‘E’ (program 1,2) | N/A | N/A | |
| 6 | | TRGACCT.ACCOUNT | N/A | | ATM account.  Filled from:  ATMACCT.ACCOUNT: IF Cash withdrawal in Recycle  ATMACCT.DEPO\_ACCOUNT: IF Cash withdrawal in BNA | N/A | N/A | |
| 7 | | TRGACCT.REASON\_CODE | N/A | | Set to 20 | N/A | N/A | |
| **8** | | **TRGACCT.TRT\_REASON** | **DE 37** | | **Set to ‘ΚΑΤΑΘΕΣΗ ΑΡ. ‘ || || ATM Sequence number (pos 1-4 from DE 37)** | **N/A** | **N/A** | |
| **9** | | **TRANS\_AMOUNT** | **DE 05** | | **Deposit amount. Calculated as:**  **(-) DE 05** | **N/A** | **N/A** | |
| **10** | | **ATERM\_ID** | **DE 41** | | **Card Acceptor Terminal Identification. Populated from positions 4-9** | **N/A** | **N/A** | |
| **11** | | **TRNNUMB** | **DE 37** | | **Retrieval reference number. Populated from positions 1-4** | **N/A** | **N/A** | |
| **12** | | **D\_VALUE** | **DE 13** | | **Transaction Date** | **N/A** | **N/A** | |
| **13** | | **BRANCH\_SND** | **DE 41** | | **Transaction branch. Positions 4-6** | **N/A** | **N/A** | |
| **13** | | **REFERENCE\_ID** | **DE 47**  **Tag 901** | | **Reference ID (GL). Set to SRN** | **N/A** | **N/A** | |
| 14 | | CHANNEL | N/A | | Transaction channel. Set to ‘05’ | N/A | N/A | |
| 16 | | OPERATION\_ID | N/A | | Operation ID | N/A | N/A | |
| **Output Data** | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| 1 | RC | | N/A | | Response code | N/A | N/A | |
| 2 | RESP | | N/A | | Response message | N/A | N/A | |

SCDGLP

| **SCDGLP information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SCDGLP | | | |  |
| **Service description** | | | | | Retrieves the operation ID of the transaction based on some criteria | | | |  |
| **CICS System** | | | | | Common | | | |  |
|  | | | | |  | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| **1** | | BUSINESS**\_**EVENT | | N/A | | Business event | N/A | N/A | |
| 2 | | TRAN\_CDE | | N/A | | Transaction code | N/A | N/A | |
| 3 | | CHANNEL | | N/A | | Channel | N/A | N/A | |
| 4 | | AMT\_TYPE | | N/A | | Amount type (A:Amount, F:Fee) | N/A | N/A | |
| 5 | | AMT\_TYPE\_SEQ | | N/A | | Set to ‘1’ | N/A | N/A | |
| 6 | | TXN\_CHAN | | N/A | | Transaction channel | N/A | N/A | |
| 7 | | ACCOUNT | | N/A | |  | N/A | N/A | |
| 8 | | EFFECTIVE\_DATE | | N/A | | The date when the operation Id will be effective | N/A | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| 1 | RC | |  | | | Response code |  |  | |
| 2 | RESP | |  | | | Response message |  |  | |

SRVSMAS

| **SRVSMAS information** | | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SRVSMAS | | | | |  |
| **Service description** | | | | | Retrieves Account Data | | | | |  |
| **CICS System** | | | | | DEPOSITS | | | | |  |
|  | | | | |  | | | | |  |
| **Input Data** | | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | SYSTEM | | N/A | Account system. Set to ‘E’ (program 1,2) | | | N/A | | N/A | |
| **2** | **ACCOUNT** | | **DE 102** | **Customer’s Deposit Account** | | | **N/A** | | **N/A** | |
| **Output Data** | | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | | POOL\_ACCOUNT\_SYST | N/A | System which holds the connected customer’s account | | N/A | | N/A | | |
| 2 | | PRODUCT\_CODE | N/A | Customer’s account | | N/A | | N/A | | |
| 2 | | RC | N/A | Response code | | N/A | | N/A | | |
| 3 | | RESP | N/A | Response message | | N/A | | N/A | | |

SRVCAVB

| **SELACCM information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SRVCAVB | | | | |  |
| **Service description** | | | | Retrieves the available balance of the account | | | | |  |
| **CICS System** | | | | Common | | | | |  |
|  | | | |  | | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | SYSTEM | N/A | Account system. Set to ‘E’ (program 1,2) | | | N/A | | N/A | |
| **2** | **ACCOUNT** | **DE 102** | **Customer’s Deposit Account** | | | **N/A** | | **N/A** | |
| **3** | OPERATION\_ID | N/A | Operation ID | | | N/A | | N/A | |
| **4** | CHANNEL | N/A | Transaction channel. Set to ‘05’ | | | N/A | | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | BALANCE | N/A | The Account’s Available Balance (including the Credit Ledger Balance from IRIS) | | N/A | | N/A | | |
| 2 | RC | N/A | Response code | | N/A | | N/A | | |
| 3 | RESP | N/A | Response message | | N/A | | N/A | | |

SRVCDA9

| **SRVCDAN information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SRVCDA9 | | | | |  |
| **Service description** | | | | Credit/Debit of deposit account and credit/debit 9999930 | | | | |  |
| **CICS System** | | | | DEPOSITS | | | | |  |
|  | | | |  | | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | **Data Type** | | **Length** | |
| 1 | SYSTEM | | N/A | Account system. Set to ‘E’ (program 1,2) | | N/A | | N/A | |
| 2 | ACCOUNT | | N/A | Set to ‘9999930’ | | N/A | | N/A | |
| **3** | **TRANS\_AMOUNT** | | **DE 05** | **Transaction amount** | | **N/A** | | **N/A** | |
| **4** | **D\_VALUE** | | **DE 13** | **Transaction Date** | | **N/A** | | **N/A** | |
| 5 | REASON\_CODE | | N/A | Set to 20 | | N/A | | N/A | |
| 6 | TRT\_REASON | | N/A | Set to ‘ΚΑΤΑΘΕΣΗ’ | | N/A | | N/A | |
| 7 | OPERATION\_ID | | N/A | Operation ID | | N/A | | N/A | |
| **8** | **REFERENCE\_ID** | | **DE 47**  **Tag 901** | **Reference ID (GL). Set to SRN** | | **N/A** | | **N/A** | |
| 9 | CHANNEL | | N/A | Transaction channel. Set to ‘05’ | | N/A | | N/A | |
| **10** | **BRANCH\_SND** | | **DE 41** | **Transaction branch. Positions 4-6** | | **N/A** | | **N/A** | |
| **11** | **ATERM\_ID** | | **DE 41** | **Terminal ID. Positions 4-6** | | **N/A** | | **N/A** | |
| **12** | **WSID** | | **DE 41** | **Workstation Id. Positions 4-6** | | **N/A** | | **N/A** | |
| 13 | TRNUMB | | N/A | Transaction sequence number. Set to ‘001’ | | N/A | | N/A | |
| **14** | **USER\_ID** | | **DE 41** | **User ID. Positions 4-6** | | **N/A** | | **N/A** | |
| **15** | **AUTH\_USER** | | **DE 41** | **Authorized user ID. Positions 4-6** | | **N/A** | | **N/A** | |
| 16 | YPHRESIA | | N/A | Set to ‘90’ | | N/A | | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | **Data Type** | | **Length** | | |
| 1 | | RC | N/A | Response code | N/A | | N/A | | |
| 2 | | RESP | N/A | Response message | N/A | | N/A | | |

DEPOINS

| **DEPOINS information** | | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | DEPOINS | | | | |
| **Service description** | | | | | Inserts a deposit with envelope transaction in KAMT.DEPOS | | | | |
| **CICS System** | | | | | DEPOSITS | | | | |
|  | | | | |  | | | | |
| **Input Data** | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | | **Data Type** | | **Length** |
| **1** | **BRANCH** | | **DE 103** | **Target Account’s (deposit) branch** | | | **N/A** | | **N/A** |
| **2** | **ACCOUNT** | | **DE 103** | **Target Account’s (deposit) account** | | | **N/A** | | **N/A** |
| **3** | **ACC\_TYPE** | | **DE 03** | **Account type. Positions 5-6** | | | **N/A** | | **N/A** |
| **4** | **TRAN\_AMT** | | **DE 05** | **Deposit amount \* 100** | | | **N/A** | | **N/A** |
| **5** | **D\_TRANS** | | **DE 13** | **Transaction Date** | | | **N/A** | | **N/A** |
| **6** | **T\_TRANS** | | **DE 12** | **Transaction Time** | | | **N/A** | | **N/A** |
| **7** | **TERM\_BRA** | | **DE 41** | **Positions 4-6** | | | **N/A** | | **N/A** |
| **8** | **TERM\_ID** | | **DE 41** | **Positions 6-8** | | | **N/A** | | **N/A** |
| **9** | **SEQ\_NO** | | **DE 37** | **Transaction number. Positions 1-4** | | | **N/A** | | **N/A** |
| **10** | **CARD** | | **DE 02** | **Card PAN** | | | **N/A** | | **N/A** |
| 11 | IND\_TRANS | | N/A | Set to ‘1’ | | | N/A | | N/A |
| 12 | TERM\_TRANS | | N/A | Set to ‘KM’ | | | N/A | | N/A |
| 13 | NUM\_TRANS | | N/A | Set to ‘000’ | | | N/A | | N/A |
| 14 | IND3 | | N/A | Set to ‘ ‘ | | | N/A | | N/A |
| **15** | **AMOUNT** | | **DE 05** | **Deposit amount** | | | **N/A** | | **N/A** |
| **Output Data** | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | |
| 1 | | RC | N/A | Response code | | N/A | | N/A | |
| 2 | | RESP | N/A | Response message | | N/A | | N/A | |

##### [CMDDEPO3] - Cash deposit without envelope in Recycle/BNA ATM - Reversal

###### Reversal (0420/0430)

| **Transaction’s ISO Message Data** | |
| --- | --- |
| **Use Case ID** | ***DC\_ATM\_024***  ***DC\_ATM\_019*** |
| **Channel** | ATM |
| **ISO Message Type** | 0420/0420 |
| **ISO Processing Code** | 29 |

For the ISO Message please refer to ISO Specifications.xls “*NOTE\_ACCEPTANCE\_SP\_0100*” in *Chapter 6 Appendices*

###### Service Logic

| **Algorithm** |
| --- |
| * Retrieves ATM Branch and ATM’s Deposit and Cash account for ATM Channel (by calling **ATMACCT**) * Checks **IF** *DE 112-tag F0.CC = 2,3 or 9* indicating that the transaction is performed in a BNA ATM **THEN**: * Transfers the amount from input deposit account (source account) to ATM’s *Deposit* Account (target account) (by calling **SRVPMNT**) * **Otherwise** (Recycle ATM): * Transfers the amount from input deposit account (source account) to ATM’s *Cash* Account (target account) (by calling **SRVPMNT**) * **~~IF~~** ~~DE 02 starts from ‘930050125’ indicating that the card is Ethnodeposit~~ **~~THEN~~**~~:~~ * ~~Logs the deposit transaction of input amount to target account (given as input) (by calling~~ **~~DEPODEL~~**~~)~~ * ~~Registers the transaction in KAMT.B24\_TRN~~ |

###### Core Banking Services

ATMACCT

| **ATMACCT information** | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | ATMACCT | | |  |
| **Service description** | | | | Retrieves ATM’s Cash account | | |  |
| **CICS System** | | | | Common | | |  |
|  | | | |  | | |  |
| **Input Data** | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | **Length** | |
| **1** | **ATM\_ID** | **DE 41** | **First 8 characters of DE 41** | | **N/A** | **N/A** | |
| **Output Data** | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | **Length** | |
| 1 | BRANCH | N/A | Withdrawal’s ATM branch | | N/A | N/A | |
| 2 | ACCOUNT | N/A | Withdrawal’s ATM account | | N/A | N/A | |
| 3 | RC | N/A | Response code | | N/A | N/A | |
| 4 | RESP | N/A | Response message | | N/A | N/A | |

SRVSMAS

| **SRVSMAS information** | | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SRVSMAS | | | | |  |
| **Service description** | | | | | Retrieves Account Data | | | | |  |
| **CICS System** | | | | | DEPOSITS | | | | |  |
|  | | | | |  | | | | |  |
| **Input Data** | | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | SYSTEM | | N/A | Account system. Set to ‘E’ (program 1,2) | | | N/A | | N/A | |
| **2** | **ACCOUNT** | | **DE 102** | **Customer’s Deposit Account** | | | **N/A** | | **N/A** | |
| **Output Data** | | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | | POOL\_ACCOUNT\_SYST | N/A | System which holds the connected customer’s account | | N/A | | N/A | | |
| 2 | | PRODUCT\_CODE | N/A | Customer’s account | | N/A | | N/A | | |
| 2 | | RC | N/A | Response code | | N/A | | N/A | | |
| 3 | | RESP | N/A | Response message | | N/A | | N/A | | |

SELORCN

| **SELORCN information** | | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SELORCN | | | | |  |
| **Service description** | | | | | Validate that the account allows debiting | | | | |  |
| **CICS System** | | | | | DEPOSITS | | | | |  |
|  | | | | |  | | | | |  |
| **Input Data** | | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | CHANNEL | | N/A | Transaction channel. Set to ‘05’ | | | N/A | | N/A | |
| **2** | **PRODUCT\_CODE** | | **DE 102** | **Customer’s Deposit Account** | | | **N/A** | | **N/A** | |
| 3 | OPERATION\_ID | | N/A | Operation ID | | | N/A | | N/A | |
| 4 | FUNCTION | | N/A | Set to ‘DEB’ if Debit or ‘CRE’ if credit | | | N/A | | N/A | |
| **Output Data** | | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | | IS\_ALLOWED | N/A | Indication if the debit of the account is allowed | | N/A | | N/A | | |
| 2 | | RC | N/A | Response code | | N/A | | N/A | | |
| 3 | | RESP | N/A | Response message | | N/A | | N/A | | |

SRVPMNT

| **SRVPMNT information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | | SRVPMNT | | |  |
| **Service description** | | | | | | Service to transfer an Amount from a Source to a Target account | | |  |
| **CICS System** | | | | | | DEPOSITS | | |  |
|  | | | | | |  | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | **Description** | | **Data Type** | **Length** | |
| 1 | | SRCACCT.SYSTEM | | N/A | Source account system. Set to ‘E’ (program 1,2) | | N/A | N/A | |
| **2** | | **SRCACCT.ACCOUNT** | | **DE 102** | **Customer’s account number.** | | **N/A** | **N/A** | |
| 3 | | SRCACCT.REASON\_CODE | | N/A | Set to 20 | | N/A | N/A | |
| **4** | | **SRCACCT.TRT\_REASON** | | **N/A** | **Set to ‘ΑΝΤ. ΚΑΤ. ‘ || Terminal Identification (Retrieved from DE 41)** | | **N/A** | **N/A** | |
| 5 | | TRGACCT.SYSTEM | | N/A | Target account system. Set to ‘E’ (program 1,2) | | N/A | N/A | |
| 6 | | TRGACCT.ACCOUNT | | N/A | ATM account.  Filled from:  ATMACCT.ACCOUNT: IF Cash withdrawal in Recycle  ATMACCT.DEPO\_ACCOUNT: IF Cash withdrawal in BNA | | N/A | N/A | |
| 7 | | TRGACCT.REASON\_CODE | | N/A | Set to 10 | | N/A | N/A | |
| **8** | | **TRGACCT.TRT\_REASON** | | **DE 37** | **Set to ‘ΑΝΤΙΛΟΓ. ΑΡ‘ || ATM Sequence number (pos 1-4 from DE 37)** | | **N/A** | **N/A** | |
| **9** | | **TRANS\_AMOUNT** | | **DE 05** | **Deposit amount. Calculated as:**  **DE 05** | | **N/A** | **N/A** | |
| **10** | | **ATERM\_ID** | | **DE 41** | **Card Acceptor Terminal Identification. Populated from positions 4-9** | | **N/A** | **N/A** | |
| **11** | | **TRNNUMB** | | **DE 37** | **Retrieval reference number. Populated from positions 1-4** | | **N/A** | **N/A** | |
| **12** | | **D\_VALUE** | | **DE 13** | **Transaction Date** | | **N/A** | **N/A** | |
| **13** | | **BRANCH\_SND** | | **DE 41** | **Transaction branch. Positions 4-6** | | **N/A** | **N/A** | |
| **14** | | **REFERENCE\_ID** | | **DE 47**  **Tag 901** | **Reference ID (GL). Set to SRN** | | **N/A** | **N/A** | |
| 15 | | CHANNEL | | N/A | Transaction channel. Set to ‘05’ | | N/A | N/A | |
| 16 | | OPERATION\_ID | | N/A | Operation ID | | N/A | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | **Description** | | **Data Type** | **Length** | |
| 1 | RC | | N/A | | Response code | | N/A | N/A | |
| 2 | RESP | | N/A | | Response message | | N/A | N/A | |

SELACCM

| **SELACCM information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SELACCM | | | | |  |
| **Service description** | | | | Retrieve account’s indications | | | | |  |
| **CICS System** | | | | DEPOSITS | | | | |  |
|  | | | |  | | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | SYSTEM | N/A | Account system. Set to ‘E’ (program 1,2) | | | N/A | | N/A | |
| **2** | **ACCOUNT** | **DE 102** | **Customer’s Deposit Account** | | | **N/A** | | **N/A** | |
| **Output Data** | | | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | POOL\_ACCOUNT\_SYSTEM | N/A | Indication if the account has Overdraft Facility | | N/A | | N/A | | |
| 2 | RC | N/A | Response code | | N/A | | N/A | | |
| 3 | RESP | N/A | Response message | | N/A | | N/A | | |

SRVCAVB

| **SELACCM information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SRVCAVB | | | | |  |
| **Service description** | | | | Retrieves the available balance of the account | | | | |  |
| **CICS System** | | | | Common | | | | |  |
|  | | | |  | | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | SYSTEM | N/A | Account system. Set to ‘E’ (program 1,2) | | | N/A | | N/A | |
| **2** | **ACCOUNT** | **DE 102** | **Customer’s Deposit Account** | | | **N/A** | | **N/A** | |
| **3** | OPERATION\_ID | N/A | Operation ID | | | N/A | | N/A | |
| **4** | CHANNEL | N/A | Transaction channel. Set to ‘05’ | | | N/A | | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | BALANCE | N/A | The Account’s Available Balance (including the Credit Ledger Balance from IRIS) | | N/A | | N/A | | |

DEPODEL

| **DEPODEL information** | | | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | DEPODEL | | | | |
| **Service description** | | | | | Deletes a deposit with envelope transaction from KAMT.DEPOS | | | | |
| **CICS System** | | | | | DEPOSITS | | | | |
|  | | | | |  | | | | |
| **Input Data** | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | | **Data Type** | | **Length** |
| **1** | **BRANCH** | | **DE 103** | **Target Account’s (deposit) branch** | | | **N/A** | | **N/A** |
| **2** | **ACCOUNT** | | **DE 103** | **Target Account’s (deposit) account** | | | **N/A** | | **N/A** |
| **3** | **ACC\_TYPE** | | **DE 03** | **Account type. Positions 5-6** | | | **N/A** | | **N/A** |
| **4** | **TRAN\_AMT** | | **DE 05** | **Deposit amount \* 100** | | | **N/A** | | **N/A** |
| **5** | **D\_TRANS** | | **DE 13** | **Transaction Date** | | | **N/A** | | **N/A** |
| **6** | **T\_TRANS** | | **DE 12** | **Transaction Time** | | | **N/A** | | **N/A** |
| **7** | **TERM\_BRA** | | **DE 41** | **Positions 4-6** | | | **N/A** | | **N/A** |
| **8** | **TERM\_ID** | | **DE 41** | **Positions 6-8** | | | **N/A** | | **N/A** |
| **9** | **SEQ\_NO** | | **DE 37** | **Transaction number. Positions 1-4** | | | **N/A** | | **N/A** |
| **10** | **CARD** | | **DE 02** | **Card PAN** | | | **N/A** | | **N/A** |
| 11 | IND\_TRANS | | N/A | Set to ‘1’ | | | N/A | | N/A |
| 12 | TERM\_TRANS | | N/A | Set to ‘KM’ | | | N/A | | N/A |
| 13 | NUM\_TRANS | | N/A | Set to ‘000’ | | | N/A | | N/A |
| 14 | IND3 | | N/A | Set to ‘ ‘ | | | N/A | | N/A |
| **15** | **AMOUNT** | | **DE 05** | **Deposit amount (Absolute value)** | | | **N/A** | | **N/A** |
| **Output Data** | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | |
| 1 | | RC | N/A | Response code | | N/A | | N/A | |
| 2 | | RESP | N/A | Response message | | N/A | | N/A | |

### PIN MANAGEMENT

#### PIN Change

##### WAY4 communication

##### Normal – PIN Change

| **Transaction General information** | |
| --- | --- |
| **Transaction category (EN)** | PIN Change |
| **Channel** | ATM |
| **ISO message type** | 0220 |
| **Transaction Identification (as sent from Base24)** | P-3=96  Token 06 present in message |
| **Use Cases** | DC\_ATM\_046 |

###### Advice (0220/0230)

For the ISO Message please refer to ISO Specifications.xls “*PIN\_MANAGEMENT\_SP\_0120*” in *Chapter 6 Appendices*

###### Way4 Actions

| **Actions** |
| --- |
| * The transaction is serviced by Base24. It will always come to Way4 as an advice message. * Way4 should receive the new PVV from *DE 112-tag F0.C8* of the online message of Base24 and update it. * The transaction should not be forwarded to DEPOSITS |

#### PIN Positions Delivery through ATM

##### WAY4 communication

###### Normal – PIN Positions Delivery

| **Transaction General information** | |
| --- | --- |
| **Transaction category (EN)** | PIN Positions Delivery through NBG’s ATMs |
| **Channel** | ATM |
| **ISO message type** | 0200 |
| **Transaction Identification (as sent from Base24)** | P-3=93  «To account type» of P-3 = 01 |
| **Use Cases** | DC\_ATM\_049 |

Online (0200/0210)

For the ISO Message please refer to ISO Specifications.xls “*PIN\_MANAGEMENT\_SP\_PIN\_Posi\_0100*” in *Chapter 6 Appendices*

WAY4 Actions

| **Actions** |
| --- |
| * Way4 should validate that the card used for the transaction is EthnoCash consumer since the transaction is only allowed for EthnoCash cards. This check will be placed in product parametrization (service package) * Based on EthnoCash Card PAN received in the request ISO message, Way4 should check if the customer is a holder of a Debit MasterCard which should be in the following statuses: * Card status: “Active” * Plastic status: “Locked” * Plastic production: “Locked” * PIN Status: “PIN Produced” * **IF** a Debit MasterCard fulfilling the above criteria is found, **THEN**: * Way4 should forward an ISO message to the DEPOSITS systems, in order to send the SMS with the PIN Positions to the customer, containing the following data: * Debit MasterCard’s PAN retrieved * Mobile phone number as retrieved from the request ISO message * **IF** the transaction is approved from the DEPOSITS, **AND** Way4 receives the response, **THEN**: * Updates PIN production status classifier to 5:” Delivered”. * **Otherwise**, the transaction should be declined and the status of PIN production classifier should not change. |

##### WAY4 to Core Banking System communication

###### [CMDPINP3] –PIN Positions Delivery - Normal

Online (0100/0110)

|  | **Transaction’s ISO Message Data** | | |
| --- | --- | --- | --- |
| **Use Case ID** | |  | DC\_ATM\_049 |
| **Channel** | |  | ATM |
| **ISO Message Type** | |  | 0100/0110 |
| **ISO Processing Code** | |  | P-3=91 and Tag 959 = “PIN\_POSITION” |

For the ISO Message please refer to ISO Specifications.xls “*PIN\_MANAGEMENT\_SP\_PIN\_Posi\_0100*” in *Chapter 6 Appendices*

Service Logic

| **Algorithm** |
| --- |
| * **IF** *DE 03 = 91 and Tag 959=” PIN\_POSITION”* indicating that the transaction is PIN Positions Delivery **THEN**:   + Schedules message(SMS) to be send to customer by calling program **CROSMS**   + Updates (SMARTPIN\_TRACK) table with the following data (by calling **UCDSPT4**: * Type of PIN positions disclosure (3: SMS) * Status of PIN positions disclosure (1: PIN positions have been disclosed) * Date of PIN positions disclosure set to current date * Creates a Transaction ID to return it in the ISO message in *DE 112 – tag F0.C7* as follows:   + Card PAN masked in the following format: 123456\*\*\*\*\*\*1234 |

###### Core Banking Services

CROSMS

| **CROSMS information** | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | CROSMS | | | | |
| **Service description** | | | Sends SMS to the customer | | | | |
| **CICS System** | | | Windows (MQ Series) | | | | |
|  | |  |  | | | | |
| **Input Data** | | | | | | | |
| **A/A** | **Name** | | | **ISO Field** | **Description** | **Data Type** | **Length** |
| 1 | QNAME | | | N/A | Set to ‘ETHNCARD.SMARTPIN.SMS’ | N/A | N/A |
| 2 | QTYPE | | | N/A | Set to ‘3’ | N/A | N/A |
| 3 | REQUESTQ | | | N/A | Set to ‘23’ || Current Date | N/A | N/A |
| 4 | CARD | | | N/A | Debit MasterCard’s PAN | N/A | N/A |
| **5** | **CRA\_PHONE** | | | **DE 112 tag F0.C9** | **Customer’s mobile phone** | **N/A** | **N/A** |
| 6 | CRA\_EMAIL | | | N/A | Set to ‘ ‘ | N/A | N/A |
| 7 | MATRIX | | | N/A | Set to ‘ ‘ | N/A | N/A |
| **Output Data** | | | | | | | |
| **A/A** | **Name** | | | **ISO Field** | **Description** | **Data Type** | **Length** |
| 1 | RC | | | N/A | Response code | N/A | N/A |
| 2 | RESP | | | N/A | Response message | N/A | N/A |

UCDSPT4

| **CROSMS information** | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | UCDSPT4 CRDT.SMARTPIN\_TRACK[Table] | | | | |
| **Service description** | | | Update Send\_Status & Send\_Type in SmartPIN\_Track | | | | |
| **CICS System** | | |  | | | | |
|  | |  |  | | | | |
| **Input Data** | | | | | | | |
| **A/A** | **Name** | | | **ISO Field** | **Description** | **Data Type** | **Length** |
| **1** | **CARD** | | | **DE 112 tag F0.CD** | **Customer’s mobile phone** | **N/A** | **N/A** |
| 2 | POSITIONS\_TYPE | | | N/A | Set to ‘3’ | N/A | N/A |
| 3 | POSITIONS\_STATUS | | | N/A | Set to ‘1‘ | N/A | N/A |
| **4** | **POSITIONS\_DATE** | | | **DE 13** | **The date when the transaction was performed** | **N/A** | **N/A** |
| **Output Data** | | | | | | | |
| **A/A** | **Name** | | | **ISO Field** | **Description** | **Data Type** | **Length** |
| 1 | RC | | | N/A | Response code | N/A | N/A |
| 2 | RESP | | | N/A | Response message | N/A | N/A |

### CH\_PAYMENT

#### WAY4 communication

##### Normal – All Payments

| **Transaction General information** | |
| --- | --- |
| **Transaction category (EN)** | Utility Payments |
| **Transaction category (GR)** | Πληρωμές σε οργανισμούς / Ιδρύματα |
| **Channel** | ATM |
| **ISO message type** | 0200 |
| **Transaction Identification (as sent from Base24)** | Transaction Code of P-3 = 01 and  Company code of Token P0 and  Save Account Indicators of P-61 ( position 14-15) = 83 |
| **Use Cases** | DC\_ATM\_012  DC\_ATM\_013  DC\_ATM\_014  DC\_ATM\_016  DC\_ATM\_020  DC\_ATM\_021  DC\_ATM\_022  DC\_ATM\_023  DC\_ATM\_029  DC\_ATM\_030  DC\_ATM\_032  DC\_ATM\_033  DC\_ATM\_034  DC\_ATM\_035  DC\_ATM\_036  DC\_ATM\_038  DC\_ATM\_039  DC\_ATM\_040  DC\_ATM\_042  DC\_ATM\_048 |

###### Online (0200/0210)

For the ISO Message please refer to ISO Specifications.xls “CH\_PAYMENT\_SP\_Payments\_0100” in *Chapter 6 Appendices*

###### WAY4 Actions

| **Actions** |
| --- |
| * Executes authorization process according to standard WAY4 authorization rules and product parametrization * Checks payment amount limiters |

##### Normal – Funds Transfer between customer’s connected accounts

| **Transaction General information** | |
| --- | --- |
| **Transaction category (EN)** | Funds transfer between accounts (connected) |
| **Transaction category (GR)** | Μεταφορές μεταξύ συνδεδεμένων λογαριασμών πελάτη |
| **Channel** | ATM |
| **ISO message type** | 0200/0220 |
| **Transaction Identification (as sent from Base24)** | Transaction Code of P-3 = 40 |
| **Use Cases** | DC\_ATM\_043 |

###### Online (0200/0210)

For the ISO Message please refer to ISO Specifications.xls “CH\_PAYMENT\_SP\_Funds\_Transf\_0100” in *Chapter 6 Appendices*

##### Normal – Fund transfer in other banks’ deposit accounts (Immigrants)

| **Transaction General information** | |
| --- | --- |
| **Transaction category (EN)** | Fund transfer in other banks’ deposit accounts (Immigrants) |
| **Transaction category (GR)** | Μεταφορές σε λογαριασμό τρίτων (Μεταναστευτικό) |
| **Channel** | ATM |
| **ISO message type** | 0200 |
| **Transaction Identification (as sent from Base24)** | Transaction Code of P-3 = 40 and  Company code of Token P0 = 34 |
| **Use Cases** | DC\_ATM\_045 |

###### Online (0200/0210)

For the ISO Message please refer to ISO Specifications.xls “CH\_PAYMENT\_*SP\_Funds\_Transf\_0100”* in *Chapter 6 Appendices*

##### Normal – Payment of credit card balance/loading of connected prepaid card from deposit account

| **Transaction General information** | |
| --- | --- |
| **Transaction category (EN)** | Payment of credit card balance/loading of connected prepaid card |
| **Transaction category (GR)** | Πληρωμή συνδεδεμένης πιστωτικής κάρτας/φόρτιση prepaid από καταθετικό |
| **Channel** | ATM |
| **ISO message type** | 0200 |
| **Transaction Identification (as sent from Base24)** | Transaction Code of P-3 = 40 and  Company code of token P0 <>34 and <>33 |
| **Use Cases** | DC\_ATM\_021 |

###### Online (0200/0210)

For the ISO Message please refer to ISO Specifications.xls “CH\_*PAYMENT\_SP\_Funds\_Transf\_0100” in Chapter 6 Appendices*

###### Way4 Actions

| **Actions** |
| --- |
| * Executes authorization process according to standard WAY4 authorization rules and product parametrization * Checks payment amount limiters |

##### Technical Reversal – All Payments

| **Transaction General information** | |
| --- | --- |
| **Transaction category (EN)** | Reversal of Utility payment transactions |
| **Transaction category (GR)** | Ακύρωση πληρωμών σε οργανισμούς / Ιδρύματα |
| **Channel** | ATM |
| **ISO message type** | 0420 |
| **Transaction Identification (as sent from Base24)** | Transaction Code of P-3 = 01 and  Company code of Token P0 and  Save Account Indicators of P-61 ( position 14-15) = 83 |
| **Use Cases** | DC\_ATM\_012  DC\_ATM\_013  DC\_ATM\_014  DC\_ATM\_016  DC\_ATM\_020  DC\_ATM\_021  DC\_ATM\_022  DC\_ATM\_023  DC\_ATM\_026  DC\_ATM\_029  DC\_ATM\_030  DC\_ATM\_032  DC\_ATM\_033  DC\_ATM\_034  DC\_ATM\_035  DC\_ATM\_036  DC\_ATM\_038  DC\_ATM\_039  DC\_ATM\_040  DC\_ATM\_042  DC\_ATM\_048 |

###### Reversal (0420/0430)

For the ISO Message please refer to ISO Specifications.xls “CH\_PAYMENT*\_SP\_Payments\_0420” in Chapter 6 Appendices*

##### Technical Reversal – Funds Transfers

| **Transaction General information** | |
| --- | --- |
| **Transaction category (EN)** | Funds Transfer between accounts |
| **Transaction category (GR)** | Μεταφορές ποσών σε λογαριασμούς |
| **Channel** | ATM |
| **ISO message type** | 0420 |
| **Transaction Identification (as sent from Base24)** | 40 or 01 |
| **Use Cases** | DC\_ATM\_021  DC\_ATM\_043  DC\_ATM\_044  DC\_ATM\_045 |

###### Reversal (0420/0430)

For the ISO Message please refer to ISO Specifications.xls “CH\_PAYMENT*\_SP\_Payments\_0420” in Chapter 6 Appendices*

###### *WAY4* Actions

| **Actions** |
| --- |
| * Executes authorization process according to standard WAY4 authorization rules and product parametrization |

#### WAY4 to Core Banking System communication

##### [CMDPAYM3] – Common Service for Payments and Funds Transfers

###### Service Logic

| **Algorithm** |
| --- |
| * **IF** *DE 03 = ‘50’ (Payments/Funds Transfers)* **THEN**: * Based on the organization code retrieved from *DE 48 – tag 848*, retrieves from table ORG\_PMNT\_PARM, the indication if the transaction is a Payment (‘P’) or Funds transfer (‘F’) * **IF** *UTIL\_IND = ‘P’* indicating that the transaction is Payment, **THEN**:   [CMS ACQUIRING]   * **If** message type = ‘0100’ and FUC = ‘108’ and source channel = ‘A’ **then**: * Calculates and returns fee amount (by calling **PAYISSA**) * **If** organization code is ‘080’ indicating that this is a RF payment, **then**: * Performs organization payment (by calling **PAYUTEN3**) * **If** organization code is ‘081’ or ‘082’ indicating that this is a loan payment, **then**: * Performs loan payment (by calling **PAYLOAN**) * In **any** other case: * Performs organization payment (by calling **PAYUTIL3**) * **IF** *UTIL\_IND = ‘F’* indicating that the transaction is Funds Transfer, **THEN**: * Calls program **PAYFUND3** |

##### [PAYISSA] – Payments to Organizations - Normal

###### Online (0100/0110)

|  | **Transaction’s ISO Message Data** | | |
| --- | --- | --- | --- |
| **Use Case ID** | |  |  |
| **Channel** | |  | ATM |
| **ISO Message Type** | |  | 9100/9110 – 0100/0110 |
| **ISO Processing Code** | |  | 50 |

For the ISO Message please refer to ISO Specifications.xls

“CH\_*PAYMENT\_SP\_Payments\_0100” in Chapter 6 Appendices*

###### Service Logic

| **Algorithm** |
| --- |
| * **IF** payment code is “80” **THEN**   + Calls service **SRV43RF** in order to retrieve product (organization) code, as well as the organization intermediary account and commission account   + Based on the organization code retrieved, retrieves the following data from CRDT.ORG\_PMNT\_PARM[Table] (by calling Mainframe Service **SCDORP2**): * Payment Indication (GIRO or bilateral payment) * Commission Indication * Commission code * Institution * Indication if the commission account for the organization is different from the one of the amount * Parametrical Commission Indication * **IF** payment code is **not** “80” or “081” or “082” **THEN** * **IF** payment code is “*069”* (Payment of National Insurance A.E.G.A.) **THEN** * Validates input Transaction’s Payment Code correction with Modulus 11 Check Digit Algorithm * **IF** payment code is “*012”* (Payment of Vodafone Bill) **THEN** * Validates input bill number’s validity by applying the below logic: * If the bill’s number length is 8: * Validates that the first character of the bill number is a digit. Otherwise the transaction is declined * If the bill’s number length is 7: * Validates that the first character of the bill number is a digit apart from 1. Otherwise the transaction is declined * Based on the organization code retrieved from *DE 48 – tag 848* retrieves the following data (by calling Mainframe Service **SCDORP**): * Payment Indication (GIRO or bilateral payment) * Commission Indication * Commission code * Institution * Indication if the commission account for the organization is different from the one of the amount * Parametrical Commission Indication * Effective date * Transactions Reasoning * Based on the parametrical commission indication and the organization code retrieved, checks for DCT transaction * Retrieves the institution’s intermediary account and commission account (based on the institution retrieved above) (by calling **INSTSEL**) * Performs the following validations for customer’s deposit account: * Validates that customer’s account exists and it is not payed-off (by calling **SRVSMAS)** * Retrieves the operation ID to be used to check if the account allows debiting (by calling **SCDGLP**) * Validates that the customer’s account product permits debiting (by calling **SELORCN**) * **IF** payment code is not “081” or “082” **THEN** * **IF** a fee should be applied to this payment, get product data (by calling **SRVPROD**) and based on that calculate any applicable fee for the specified organization payment (by calling **TPPCPMN**) |

Core Banking Services

SRV43RF

| **SRVDEAT information** | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SRV43RF | | |  |
| **Service description** | | | | Splits RF code for unified payments | | |  |
| **CICS System** | | | | Payments | | |  |
|  | | | |  | | |  |
| **Input Data** | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | **Length** | |
| 1 | PAYMENT\_CODE | N/A | RF\_CODE | | CHAR | 35 | |
| 2 | CHANNEL | N/A | ‘ATM’ | | CHAR | 5 | |
| 3 | ACTION | N/A | ‘V’ | | CHAR | 1 | |
| **Output Data** | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | **Length** | |
| 1 | PRODUCT\_CODE | N/A | Organization’s Code | | CHAR | 5 | |
| 2 | CREDITOR\_NAME | N/A | Organization’s Name | | CHAR | 50 | |
| 3 | PAYMENT\_CODE | N/A | Same as IDATA | | CHAR | 35 | |
| 4 | INTERM\_ACCOUNT | N/A | Organization’s Intermediate Account | | CHAR | 11 | |
| 5 | INTERM\_SYSTEM | N/A | ‘K’ for Καταθέσεων ‘L’ for Λογιστικής | | CHAR | 1 | |
| 6 | RC | N/A | Response code | | N/A | N/A | |
| 7 | RESP | N/A | Response message | | N/A | N/A | |

# 

##### [PAYUTIL3] –Payments - Normal

###### Online (0100/0110)

|  | **Transaction’s ISO Message Data** | | |
| --- | --- | --- | --- |
| **Use Case ID** | |  | DC\_ATM\_012  DC\_ATM\_030  DC\_ATM\_020  DC\_ATM\_033  DC\_ATM\_023  DC\_ATM\_035  DC\_ATM\_022  DC\_ATM\_034  DC\_ATM\_040  DC\_ATM\_032  DC\_ATM\_036  DC\_ATM\_013  DC\_ATM\_014  DC\_ATM\_039  DC\_ATM\_042  DC\_ATM\_016  DC\_ATM\_029  DC\_ATM\_031  DC\_ATM\_038  DC\_ATM\_048  DC\_ATM\_021  DC\_ATM\_026 |
| **Channel** | |  | ATM |
| **ISO Message Type** | |  | 0100/0110 |
| **ISO Processing Code** | |  | 50 |

For the ISO Message please refer to ISO Specifications.xls “CH\_*PAYMENT\_SP\_Payments\_0100” in Chapter 6 Appendices*

###### Service Logic

| **Algorithm** |
| --- |
| * **IF** payment code is “*069”* (Payment of National Insurance A.E.G.A.) **THEN** * Validates input Transaction’s Payment Code correction with Modulus 11 Check Digit Algorithm * **IF** payment code is “*012”* (Payment of Vodafone Bill) **THEN** * Validates input bill number’s validity by applying the below logic: * If the bill’s number length is 8 * Validates that the first character of bill number is a digit. Otherwise the transaction is declined * If the bill’s number length is 7 * Validate that the first character of bill number is a digit apart from 1. Otherwise the transaction is declined * Based on the organization code retrieved from *DE 48 – tag 848* retrieves the following data (by calling New Mainframe Service **SCDORP**): * Payment Indication (GIRO or bilateral payment) * Commission Indication * Commission code * Institution * Indication if the commission account for the organization is different from the one of the amount * Effective date * Transactions Reasoning * Retrieves the institution’s intermediary account and commission account (based on the institution retrieved above) from KAMT.INST\_ACCT[Table] (by calling **INSTSEL**) * Performs the following validations for customer’s deposit account * Validates that customer’s account exists and it is not payed-off (by calling **SRVSMAS)** * Retrieves the operation ID to be used to check if the account allows debiting (by calling **SCDGLP**) * Validates that the customer’s account product permits debiting (by calling **SELORCN**) * Get organization information from ODTT.NGYRO\_ACTIVE[Table] (by calling **ODTSNAC**), and if it is not found in “active” then EXIT * Based on results, for ‘NEW Payment’ retrieve customer name (by calling **SRVIXAS**) and pay (by calling **TPPJPMN**) * ~~Perform the payment either by giro or by bilateral:~~   + ~~Retrieves deposit account indications (by calling~~ **~~SRVPROD~~**~~) and~~ **~~IF~~** ~~it is current (CODE4 = 3,4,5)~~ **~~THEN~~**~~:~~ * ~~Get commission fee (by calling~~ **~~TPPCPMN~~**~~)~~   + ~~In case a timeout occurs in the original transaction, WAY4 will not receive the calculated fee in order to include it in the reversal message, so in this case it should be recalculated.~~   + **~~IF~~** ~~payment is gyro~~ **~~THEN~~** ~~get customer name (by calling~~ **~~SRVIXAS~~**~~) and perform payment (by calling~~ **~~SRV4343~~**~~)~~   + **~~Otherwise~~** ~~get customer name (by calling~~ **~~SRVIXAS~~**~~) and perform payment (by calling~~ **~~SRV4300~~**~~)~~ * ~~Performs the following validations for customer’s deposit account, and organization’s credit account~~ * ~~Validates that customer’s account exists and it is not payed-off (by calling~~ **~~SRVSMAS)~~** * ~~Retrieves the operation ID to be used to check if the account allows debiting (by calling~~ **~~SCDGLP~~**~~)~~ * ~~Validates that the customer’s account product permits debiting (by calling~~ **~~SELORCN~~**~~)~~ * ~~Retrieves the available balance of the account (by calling~~ **~~SRVCAVB~~**~~)~~ * ~~Calculate customer fee (if not waived) and debit, and check if the amount+fee is less that the account’s available balance.~~ * **~~IF~~** ~~the fee is applicable,~~ **~~THEN~~** ~~create a tag to be returned in the response~~ * **~~Otherwise~~** ~~simply calculate the account’s available balance~~ |

###### Core Banking Services

SRVIXAS

| **SRVIXAS information** | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | SRVIXAS | | | | |
| **Service description** | | | Retrieves Cardholder’s informational Data | | | | |
| **CICS System** | | | SY.DI.PEL | | | | |
|  | |  |  | | | | |
| **Input Data** | | | | | | | |
| **A/A** | **Name** | | | **ISO Field** | **Description** | **Data Type** | **Length** |
| **1** | **C\_ACC** | | | **DE 02** | **Card PAN** | **N/A** | **N/A** |
| 2 | I\_ENTP\_K | | | N/A | Set to ‘1’ | N/A | N/A |
| 3 | I\_CLSF\_IT\_ACC\_K | | | N/A | Set to ‘15100005’ | N/A | N/A |
| 4 | I\_CLSF\_ACC\_X\_TP\_K | | | N/A | Set to ‘15000001’ | N/A | N/A |
| 5 | I\_ACC\_X\_TP\_ORDER | | | N/A | Set to ‘1’ | N/A | N/A |
| **Output Data** | | | | | | | |
| **A/A** | **Name** | | | **ISO Field** | **Description** | **Data Type** | **Length** |
| 1 | IPXACC.I\_IP | | | N/A | Customer’s SYDIPEL | N/A | N/A |
| 2 | C\_IP\_TP | | | N/A | Type of cardholder – Legal Entity (either ‘ΝΠ’ or ‘ΦΠ’) | N/A | N/A |
| 3 | RC | | | N/A | Response code | N/A | N/A |
| 4 | RESP | | | N/A | Response message | N/A | N/A |

SRVSMAS

| **SRVSMAS information** | | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SRVSMAS | | | | |  |
| **Service description** | | | | | Retrieves Account Data | | | | |  |
| **CICS System** | | | | | DEPOSITS | | | | |  |
|  | | | | |  | | | | |  |
| **Input Data** | | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | SYSTEM | | N/A | Account system. Set to ‘E’ (program 1,2) | | | N/A | | N/A | |
| **2** | **ACCOUNT** | | **DE 102** | **Customer’s Deposit Account** | | | **N/A** | | **N/A** | |
| **Output Data** | | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | | POOL\_ACCOUNT\_SYST | N/A | System which holds the connected customer’s account | | N/A | | N/A | | |
| 2 | | PRODUCT\_CODE | N/A | Customer’s account | | N/A | | N/A | | |
| 2 | | RC | N/A | Response code | | N/A | | N/A | | |
| 3 | | RESP | N/A | Response message | | N/A | | N/A | | |

SCDGLP

| **SCDGLP information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SCDGLP | | | |  |
| **Service description** | | | | | Retrieves the operation ID of the transaction based on some criteria | | | |  |
| **CICS System** | | | | | Common | | | |  |
|  | | | | |  | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| **1** | | BUSINESS**\_**EVENT | | N/A | | Business event | N/A | N/A | |
| 2 | | TRAN\_CDE | | N/A | | Transaction code | N/A | N/A | |
| 3 | | CHANNEL | | N/A | | Channel | N/A | N/A | |
| 4 | | AMT\_TYPE | | N/A | | Amount type (A:Amount, F:Fee) | N/A | N/A | |
| 5 | | AMT\_TYPE\_SEQ | | N/A | | Set to ‘1’ | N/A | N/A | |
| 6 | | TXN\_CHAN | | N/A | | Transaction channel | N/A | N/A | |
| 7 | | ACCOUNT | | N/A | |  | N/A | N/A | |
| 8 | | EFFECTIVE\_DATE | | N/A | | The date when the operation Id will be effective | N/A | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| 1 | RC | | N/A | | | Response code | N/A | N/A | |
| 2 | RESP | | N/A | | | Response message | N/A | N/A | |

SCDORP

| **SCDGLP information** | |
| --- | --- |
| **Service name** | SCRORP |
| **Service description** | Retrieves all the related to an organization information and parametrization |
| **CICS System** | Common |

| **Input Data** | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **A/A** | | **Name** | | **ISO Field** | **Description** | **Data Type** | **Length** |
| **1** | | **ORGN\_CODE** | | **DE 48 tag 848** | **The code of organization to be paid** | **N/A** | **N/A** |
| **Output Data** | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | **Description** | **Data Type** | **Length** |
| 1 | COMMISION\_CDE | | N/A | | Code for commission needed by SELEO1 to calculate commission | N/A | N/A |
| 2 | INSTITUTION | | N/A | | Institution name (used as input in INSTSEL) | N/A | N/A |
| 3 | EFFECTIVE\_DATE | | N/A | | Effective date after which the intermediary account is active (used as input in INSTSEL) | N/A | N/A |
| 4 | PAYMENT\_IND | | N/A | | Indication if the payment is completed through GIRO Payment or Bilateral 'G': GIRO 'B': Bilateral | N/A | N/A |
| 5 | DIF\_COM\_ACCOUNT\_IND | | N/A | | Indicator if the commission of the organization is different from the one of the amount | N/A | N/A |
| 6 | REASON\_CDE | | N/A | | Reason code needed by SRVCDAL to distinguish the different organization payments | N/A | N/A |
| 7 | PRODUCT\_CDE | | N/A | | Product code, needed by SRV4343 | N/A | N/A |
| 8 | COMM\_IND | | N/A | | Indication if the commission should be calculated for the payment  ‘Y’: Commission should be calculated  ‘ ‘: Commission should not be calculated | N/A | N/A |

SELORCN

| **SELORCN information** | | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SELORCN | | | | |  |
| **Service description** | | | | | Validate that the account allows debiting | | | | |  |
| **CICS System** | | | | | DEPOSITS | | | | |  |
|  | | | | |  | | | | |  |
| **Input Data** | | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | CHANNEL | | N/A | Transaction channel. Set to ‘05’ | | | N/A | | N/A | |
| **2** | **PRODUCT\_CODE** | | **DE 102** | **Customer’s Deposit Account** | | | **N/A** | | **N/A** | |
| 3 | OPERATION\_ID | | N/A | Operation ID | | | N/A | | N/A | |
| 4 | FUNCTION | | N/A | Set to ‘DEB’ if Debit or ‘CRE’ if credit | | | N/A | | N/A | |
| **Output Data** | | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | | IS\_ALLOWED | N/A | Indication if the debit of the account is allowed | | N/A | | N/A | | |
| 2 | | RC | N/A | Response code | | N/A | | N/A | | |
| 3 | | RESP | N/A | Response message | | N/A | | N/A | | |

INSTSEL

| **INSTSEL information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | INSTSEL | | | |  |
| **Service description** | | | | | Retrieves institution’s intermediary account | | | |  |
| **CICS System** | | | | | Common | | | |  |
|  | | | | |  | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| 1 | | INSTITUTION | | N/A | | Name of the institution. Set to the data retrieved from table ORG\_PMNT\_PARM | N/A | N/A | |
| 2 | | APPLICATION | | N/A | | Set to ‘ATM’ | N/A | N/A | |
| 3 | | EFFECTIVE\_DATE | | N/A | | Effective date after which the intermediary account is active. Set to the data retrieved from table ORG\_PMNT\_PARM | N/A | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| 1 | BRANCH | | N/A | | | Institution account’s branch | N/A | N/A | |
| 2 | ACCOUNT | | N/A | | | Institution account’s | N/A | N/A | |
| 3 | COM\_BRANCH | | N/A | | | Institution commission account’s branch | N/A | N/A | |
| 4 | COM\_ACCOUNT | | N/A | | | Institution commission branch | N/A | N/A | |
| 5 | RC | | N/A | | | Response code | N/A | N/A | |
| 6 | RESP | | N/A | | | Response message | N/A | N/A | |

SRVPMNT

| **SRVPMNT information** | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SRVPMNT | | | |  |
| **Service description** | | | | Service to transfer an Amount from a Source to a Target account | | | |  |
| **CICS System** | | | | DEPOSITS | | | |  |
|  | | | |  | | | |  |
| **Input Data** | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| 1 | | SRCACCT.SYSTEM | N/A | | Source account system. Set to ‘E’ (program 1,2) | N/A | N/A | |
| **2** | | **SRCACCT.ACCOUNT** | **DE 102** | | **Customer’s account number.** | **N/A** | **N/A** | |
| 3 | | SRCACCT.REASON\_CODE | N/A | | Set to 68 | N/A | N/A | |
| 4 | | SRCACCT.TRT\_REASON | N/A | | Parametrical or Half parametrical. Set to table ORG\_PMNT\_PARM | N/A | N/A | |
| 5 | | TRGACCT.SYSTEM | N/A | | Target account system. Set to ‘E’ (program 1,2) | N/A | N/A | |
| **6** | | **TRGACCT.ACCOUNT** | **DE 103** | | **Target account for transfer** | **N/A** | **N/A** | |
| 7 | | TRGACCT.REASON\_CODE | N/A | | Set to 64 | N/A | N/A | |
| **8** | | **TRGACCT.TRT\_REASON** | **N/A** | | Parametrical or Half parametrical. Set to table ORG\_PMNT\_PARM | **N/A** | **N/A** | |
| **9** | | **TRANS\_AMOUNT** | **DE 05** | | **Transaction amount** | **N/A** | **N/A** | |
| **10** | | **ATERM\_ID** | **DE 41** | | **Card Acceptor Terminal Identification. Populated from positions 4-9** | **N/A** | **N/A** | |
| **11** | | **TRNNUMB** | **DE 37** | | **Retrieval reference number. Populated from positions 1-4** | **N/A** | **N/A** | |
| **12** | | **D\_VALUE** | **DE 13** | | **Transaction Date** | **N/A** | **N/A** | |
| **13** | | **BRANCH\_SND** | **DE 41** | | **Transaction branch. Positions 4-6** | **N/A** | **N/A** | |
| **13** | | **REFERENCE\_ID** | **DE 47**  **Tag 901** | | **Reference ID (GL). Set to SRN** | **N/A** | **N/A** | |
| 14 | | CHANNEL | N/A | | Transaction channel. Set to ‘05’ | N/A | N/A | |
| 16 | | OPERATION\_ID | N/A | | Operation ID | N/A | N/A | |
| **Output Data** | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| 1 | RC | | N/A | | Response code | N/A | N/A | |
| 2 | RESP | | N/A | | Response message | N/A | N/A | |

SRVCDAN

| **SRVCDAN information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SRVCDAN | | | | |  |
| **Service description** | | | | Credit/Debit of deposit account with corresponding credit/debit of GL Account | | | | |  |
| **Core Banking System** | | | | DEPOSITS | | | | |  |
|  | | | |  | | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | **Data Type** | | **Length** | |
| 1 | SYSTEM | | N/A | Account system. Set to ‘E’ (program 1,2) | | N/A | | N/A | |
| **2** | **ACCOUNT** | | **DE 102** | **Customer’s Deposit Account** | | **N/A** | | **N/A** | |
| **3** | **TRANS\_AMOUNT** | | **DE 05** | **Transaction amount** | | **N/A** | | **N/A** | |
| **4** | **D\_VALUE** | | **DE 13** | **Transaction Date** | | **N/A** | | **N/A** | |
| 5 | REASON\_CODE | | N/A | Set to 10 | | N/A | | N/A | |
| 6 | TRT\_REASON | | N/A | Set to organization reasoning | | N/A | | N/A | |
| 7 | OPERATION\_ID | | N/A | Transaction Code used to retrieve the GL Account to be debited/credited. Retrieved from **Table GL\_ACC\_PARM** | | N/A | | N/A | |
| **8** | **REFERENCE\_ID** | | **DE 47**  **Tag 901** | **Reference ID. Set to SRN** | | **N/A** | | **N/A** | |
| 9 | CHANNEL | | N/A | Transaction channel. Set to ‘05’ | | N/A | | N/A | |
| **10** | **BRANCH\_SND** | | **DE 41** | **Transaction branch. Positions 4-6** | | **N/A** | | **N/A** | |
| **11** | **ATERM\_ID** | | **DE 41** | **Terminal ID. Positions 4-6** | | **N/A** | | **N/A** | |
| **12** | **WSID** | | **DE 41** | **Workstation Id. Positions 4-6** | | **N/A** | | **N/A** | |
| 13 | TRNUMB | | N/A | Transaction sequence number. Set to ‘001’ | | N/A | | N/A | |
| **14** | **USER\_ID** | | **DE 41** | **User ID. Positions 4-6** | | **N/A** | | **N/A** | |
| **15** | **AUTH\_USER** | | **DE 41** | **Authorized user ID. Positions 4-6** | | **N/A** | | **N/A** | |
| 16 | YPHRESIA | | N/A | Set to ‘90’ | | N/A | | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | **Data Type** | | **Length** | | |
| 1 | | RC | N/A | Response code | N/A | | N/A | | |
| 2 | | RESP | N/A | Response message | N/A | | N/A | | |

SRVCAVB

| **SELACCM information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SRVCAVB | | | | |  |
| **Service description** | | | | Retrieves available balance of the account | | | | |  |
| **CICS System** | | | | Common | | | | |  |
|  | | | |  | | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | SYSTEM | N/A | Account system. Set to ‘E’ (program 1,2) | | | N/A | | N/A | |
| **2** | **ACCOUNT** | **DE 102** | **Customer’s Deposit Account** | | | **N/A** | | **N/A** | |
| **3** | OPERATION\_ID | N/A | Operation ID | | | N/A | | N/A | |
| **4** | CHANNEL | N/A | Transaction channel. Set to ‘05’ | | | N/A | | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | BALANCE | N/A | Account’s available balance | | N/A | | N/A | | |
| 2 | RC | N/A | Response code | | N/A | | N/A | | |
| 3 | RESP | N/A | Response message | | N/A | | N/A | | |

SRVSACC

| **SRVACC information** | | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SRVSACC | | | | |  |
| **Service description** | | | | | Retrieves account’s indications | | | | |  |
| **CICS System** | | | | | DEPOSITS | | | | |  |
|  | | | | |  | | | | |  |
| **Input Data** | | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | SYSTEM | | N/A | Account system. Set to ‘E’ (program 1,2) | | | N/A | | N/A | |
| **2** | **ACCOUNT** | | **DE 102** | **Customer’s Deposit Account** | | | **N/A** | | **N/A** | |
| **Output Data** | | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | | MHY\_EO | N/A | Μέσο ημερήσιο υπόλοιπο για ΕΟ | | N/A | | N/A | | |
| 2 | | RC | N/A | Response code | | N/A | | N/A | | |
| 3 | | RESP | N/A | Response message | | N/A | | N/A | | |

SRVPROD

| **SRVPROD information** | | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SRVPROD | | | | |  |
| **Service description** | | | | | Retrieves product information | | | | |  |
| **CICS System** | | | | | DEPOSITS | | | | |  |
|  | | | | |  | | | | |  |
| **Input Data** | | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | PRODUCT\_CODE | | N/A | Account’s product code. Set to SRVSMAS.PRODUCT\_CODE | | | N/A | | N/A | |
| **Output Data** | | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | | CODE4 | N/A | Indication if the account is «ΟΨΕΩΣ» | | N/A | | N/A | | |
| 2 | | RC | N/A | Response code | | N/A | | N/A | | |
| 3 | | RESP | N/A | Response message | | N/A | | N/A | | |

SELEO1

| **SELEO1 information** | | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SELEO1 | | | | |  |
| **Service description** | | | | | Calculates Commissions | | | | |  |
| **CICS System** | | | | | COMMISSIONS | | | | |  |
|  | | | | |  | | | | |  |
| **Input Data** | | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| **1** | **TRDATE** | | **DE 13** | **Transaction Date** | | | **N/A** | | **N/A** | |
| **2** | **TRTIME** | | **DE 12** | **Transaction Time** | | | **N/A** | | **N/A** | |
| **3** | **AMOUNT** | | **DE 05** | **Transaction Amount** | | | **N/A** | | **N/A** | |
| 4 | PROD\_CODE | | N/A | Product code.  Set to ‘0000000001’ **IF** called to calculate commissions  Set to ‘0000000013’ **IF** called for waive conditions | | | N/A | | N/A | |
| 5 | CRIT (1) | | N/A | Set to ‘CHANNEL’ | | | N/A | | N/A | |
| 6 | VALUE (1) | | N/A | Set to ‘ATM’ | | | N/A | | N/A | |
| 7 | CRIT (2) | | N/A | Set to ‘TRANS’: **IF** called to calculate commissions  Set to ‘COUNTER’: **IF** called for waive conditions | | | N/A | | N/A | |
| 8 | VALUE (2) | | N/A | Set to commission code retrieved from table ORGANIZATION\_MASTER\_DATA: **IF** called to calculate commissions  Set to MHY\_EO retrieved from SRVSACC: **IF** called for waive conditions | | | N/A | | N/A | |
| 9 | CRIT (3) | | N/A | Set to ‘ΦΠ-ΝΠ’ | | | N/A | | N/A | |
| 10 | VALUE (3) | | N/A | Set to ‘\*’: **IF** called to calculate commissions  Set to ‘ΦΠ’ or ‘ΝΠ’ **IF** called for waive conditions | | | N/A | | N/A | |
| 11 | CRIT(4) | | N/A | Set to ‘IIP’¨: **IF** called to calculate commissions  Set to ‘TYPE’: **IF** called for waive conditions | | | N/A | | N/A | |
| 12 | VALUE (4) | | N/A | Set to ‘\*’: **IF** called to calculate commissions  Set to commission code retrieved from table ORGANIZATION\_MASTER\_DATA: **IF** called for waive conditions | | | N/A | | N/A | |
| **Output Data** | | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | | FINAL\_COM | N/A | Final commission to be credited or debited | | N/A | | N/A | | |
| 2 | | RC | N/A | Response code | | N/A | | N/A | | |
| 3 | | RESP | N/A | Response message | | N/A | | N/A | | |

SRV4343

| **SRV4343 information** | | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SRV4343 | | | | |  |
| **Service description** | | | | | Performs a GIRO Payment | | | | |  |
| **CICS System** | | | | | GIRO PAYMENTS | | | | |  |
|  | | | | |  | | | | |  |
| **Input Data** | | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | FINAL\_OK | | N/A | Set to ‘1’ | | | N/A | | N/A | |
| 2 | PRODUCT\_CODE | | N/A | Product code | | | N/A | | N/A | |
| **3** | **DEBIT\_ACCT** | | **DE 102** | **Customer’s Deposit account || Check digit** | | | **N/A** | | **N/A** | |
| 4 | DEBTOR\_NAME | | N/A | Debtor name. Set to SRVIXAS.X\_IP | | | N/A | | N/A | |
| **5** | **AMOUNT** | | **DE 05** | **Payment amount**  **If the payment should include commission the field is calculated as:**  **DE 05 + Commission** | | | **N/A** | | **N/A** | |
| 6 | REJECTION\_ACC | | **DE 102** | **Customer’s Deposit account || Check digit** | | | **N/A** | | **N/A** | |
| 7 | COMMISSION | | N/A | Set to 0 if no commission applicable | | | N/A | | N/A | |
| 8 | PAY\_INSTRUMENT | | N/A | Set to ‘300’ | | | N/A | | N/A | |
| 9 | PAYMENT\_CODE | | DE 104 | Payment code | | | N/A | | N/A | |
| **10** | **USER\_ID** | | **DE 02** | **Debit Card PAN** | | | **N/A** | | **N/A** | |
| 11 | BRANCH | | N/A | Set to ‘701’ | | | N/A | | N/A | |
| 12 | ATERM\_ID | | **DE 41** | Terminal ID. Positions 4-9 | | | **N/A** | | **N/A** | |
| **13** | **TRDATE** | | **DE 13** | **Transaction date** | | | **N/A** | | **N/A** | |
| **14** | **TRTIME** | | **DE 12** | **Transaction time** | | | **N/A** | | **N/A** | |
| **15** | **WSID** | | **DE 37** | **Retrieval Reference Number** | | | **N/A** | | **N/A** | |
| **Output Data** | | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| **1** | | **TRAN\_ID** | **DE 112 tag F0.C7** | **GIRO payment Transaction ID** | | **N/A** | | **N/A** | | |
| 2 | | RC | N/A | Response code | | N/A | | N/A | | |
| 3 | | RESP | N/A | Response message | | N/A | | N/A | | |

SRV4300

| **SRV4300 information** | | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SRV4300 | | | | |  |
| **Service description** | | | | | Performs a bilateral payment | | | | |  |
| **CICS System** | | | | | DEPOSITS | | | | |  |
|  | | | | |  | | | | |  |
| **Input Data** | | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | FINAL\_OK | | N/A | Set to ‘1’ | | | N/A | | N/A | |
| 2 | DEBIT\_CARD | | **DE 02** | **Debit Card PAN** | | | **N/A** | | **N/A** | |
| **3** | **DEBIT\_ACCT** | | **DE 102** | **Customer’s Deposit account || Check digit** | | | **N/A** | | **N/A** | |
| 4 | DEBTOR\_NAME | | N/A | Debtor name. Set to SRVIXAS.X\_IP | | | N/A | | N/A | |
| **5** | **HPOSO** | | **DE 05** | **Payment amount**  **If the payment should include commission the field is calculated as:**  **DE 05 + Commission** | | | **N/A** | | **N/A** | |
| 6 | HPROMIB | | N/A | Set to 0 if no commission applicable | | | N/A | | N/A | |
| 7 | HCODVAL | | N/A | Set to ‘300’ | | | N/A | | N/A | |
| **8** | HCODKAT | | DE 104 | Payment code | | | N/A | | N/A | |
| **9** | **USER\_ID** | | **DE 02** | **Debit Card PAN** | | | **N/A** | | **N/A** | |
| 10 | BRANCH | | N/A | Set to ‘701’ | | | N/A | | N/A | |
| 11 | ATERM\_ID | | **DE 41** | Terminal ID. Positions 4-9 | | | **N/A** | | **N/A** | |
| **12** | **TRDATE** | | **DE 13** | **Transaction date** | | | **N/A** | | **N/A** | |
| **13** | **TRTIME** | | **DE 12** | **Transaction time** | | | **N/A** | | **N/A** | |
| **14** | **WSID** | | **DE 37** | **Retrieval Reference Number** | | | **N/A** | | **N/A** | |
| **Output Data** | | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| **1** | | **TRAN\_ID** | **DE 112 tag F0.C7** | **Bilateral payment Transaction ID** | | **N/A** | | **N/A** | | |
| 2 | | RC | N/A | Response code | | N/A | | N/A | | |
| 3 | | RESP | N/A | Response message | | N/A | | N/A | | |

##### [PAYUTIL3] -Payments - Reversal

###### Reversal (0420/0430)

|  | **Transaction’s ISO Message Data** | | |
| --- | --- | --- | --- |
| **Use Case ID** | |  | ***DC\_ATM\_025*** |
| **Channel** | |  | ATM |
| **ISO Message Type** | |  | 0420/0420 |
| **ISO Processing Code** | |  | 50 |

For the ISO Message please refer to ISO Specifications.xls “CH\_PAYMENT*\_SP\_Payments\_0420” in Chapter 6 Appendices*

###### Service Logic

| **Algorithm** |
| --- |
| * **IF** payment code is “*069”* (Payment of National Insurance A.E.G.A.) **THEN** * Validates input Transaction’s Payment Code correction with Modulus 11 Check Digit Algorithm * **IF** payment code is “*012”* (Payment of Vodafone Bill) **THEN** * Validates input bill number’s validity by applying the below logic: * If the bill’s number length is 8 * Validates that the first character of bill number is a digit. Otherwise the transaction is declined * If the bill’s number length is 7 * Validate that the first character of bill number is a digit apart from 1. Otherwise the transaction is declined * Based on the organization code retrieved from *DE 48 – tag 848* retrieves the following data (by calling New Mainframe Service **SCDORP**): * Payment Indication (GIRO or bilateral payment) * Commission Indication * Commission code * Institution * Indication if the commission account for the organization is different from the one of the amount * Effective date * Transactions Reasoning * Retrieves the institution’s intermediary account and commission account (based on the institution retrieved above) from KAMT.INST\_ACCT[Table] (by calling **INSTSEL**) * Get organization information from ODTT.NGYRO\_ACTIVE[Table] (by calling **ODTSNAC**), and if it is not found in “active” then EXIT * Based on results, for ‘NEW’ get transaction ID from ODTT.NGYRO\_APPLICATION[Table] (by calling **ODTSAP2**), and if no ID received, cancel (by calling **TPPVPMN**) * **~~IF~~** ~~the payment indication retrieved indicates that the transaction should be completed though GIRO,~~ **~~THEN~~**~~:~~ * ~~Executes reversal of payment of the institution through GIRO payment (by calling~~**~~S434A~~**~~)~~ * **~~Otherwise~~**~~:~~ * ~~Executes reversal of payment of the institution through bilateral payment (by calling~~**~~SRV430A~~**~~)~~ * **~~IF~~** ~~no fee is received,~~ **~~THEN~~** ~~only the amount should be credited to customer,~~ **~~otherwise~~** ~~both fee and amount~~ * **~~IF~~** ~~the organization is either DEH or EFORIA,~~ **~~THEN~~**~~:~~ * ~~a GL account should be credited (by calling~~ **~~SRVLAC3~~**~~)~~ * **~~Otherwise~~** ~~credit the account (by calling~~ **~~SRVPMNT~~**~~)~~ |

###### Core Banking Services

SRVSMAS

| **SRVSMAS information** | | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SRVSMAS | | | | |  |
| **Service description** | | | | | Retrieves Account Data | | | | |  |
| **CICS System** | | | | | DEPOSITS | | | | |  |
|  | | | | |  | | | | |  |
| **Input Data** | | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | SYSTEM | | N/A | Account system. Set to ‘E’ (program 1,2) | | | N/A | | N/A | |
| **2** | **ACCOUNT** | | **DE 102** | **Customer’s Deposit Account** | | | **N/A** | | **N/A** | |
| **Output Data** | | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | | POOL\_ACCOUNT\_SYST | N/A | System which holds the connected customer’s account | | N/A | | N/A | | |
| 2 | | PRODUCT\_CODE | N/A | Customer’s account | | N/A | | N/A | | |
| 2 | | RC | N/A | Response code | | N/A | | N/A | | |
| 3 | | RESP | N/A | Response message | | N/A | | N/A | | |

SELORCN

| **SELORCN information** | | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SELORCN | | | | |  |
| **Service description** | | | | | Validate that the account allows debiting | | | | |  |
| **CICS System** | | | | | DEPOSITS | | | | |  |
|  | | | | |  | | | | |  |
| **Input Data** | | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | CHANNEL | | N/A | Transaction channel. Set to ‘05’ | | | N/A | | N/A | |
| **2** | **PRODUCT\_CODE** | | **DE 102** | **Customer’s Deposit Account** | | | **N/A** | | **N/A** | |
| 3 | OPERATION\_ID | | N/A | Operation ID | | | N/A | | N/A | |
| 4 | FUNCTION | | N/A | Set to ‘CRE’: for credit  ‘DEB’: for debit | | | N/A | | N/A | |
| **Output Data** | | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | | IS\_ALLOWED | N/A | Indication if the debit of the account is allowed | | N/A | | N/A | | |
| 2 | | RC | N/A | Response code | | N/A | | N/A | | |
| 3 | | RESP | N/A | Response message | | N/A | | N/A | | |

INSTSEL

| **INSTSEL information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | INSTSEL | | | |  |
| **Service description** | | | | | Retrieves institution’s intermediary account | | | |  |
| **CICS System** | | | | | Common | | | |  |
|  | | | | |  | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| 1 | | INSTITUTION | | N/A | | Name of the institution. Set to the data retrieved from table ORG\_PMNT\_PARM | N/A | N/A | |
| 2 | | APPLICATION | | N/A | | Set to ‘ATM’ | N/A | N/A | |
| 3 | | EFFECTIVE\_DATE | | N/A | | Effective date after which the intermediary account is active. Set to the data retrieved from table ORG\_PMNT\_PARM | N/A | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| 1 | BRANCH | | N/A | | | Institution account’s branch | N/A | N/A | |
| 2 | ACCOUNT | | N/A | | | Institution account’s | N/A | N/A | |
| 3 | COM\_BRANCH | | N/A | | | Institution commission account’s branch | N/A | N/A | |
| 4 | COM\_ACCOUNT | | N/A | | | Institution commission branch | N/A | N/A | |
| 5 | RC | | N/A | | | Response code | N/A | N/A | |
| 6 | RESP | | N/A | | | Response message | N/A | N/A | |

SRVPMNT

| **SRVPMNT information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SRVPMNT | | | |  |
| **Service description** | | | | | Service to transfer an Amount from a Source to a Target account | | | |  |
| **CICS System** | | | | | DEPOSITS | | | |  |
|  | | | | |  | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| 1 | | SRCACCT.SYSTEM | | N/A | | Source account system. Set to ‘E’ (program 1,2) | N/A | N/A | |
| **2** | | **SRCACCT.ACCOUNT** | | **DE 102** | | **Customer’s account number.** | **N/A** | **N/A** | |
| 3 | | SRCACCT.REASON\_CODE | | N/A | | Set to 64 | N/A | N/A | |
| 4 | | SRCACCT.TRT\_REASON | | N/A | | Parametrical or Half parametrical. Set to table ORG\_PMNT\_PARM | N/A | N/A | |
| 5 | | TRGACCT.SYSTEM | | N/A | | Target account system. Set to ‘E’ (program 1,2) | N/A | N/A | |
| **6** | | **TRGACCT.ACCOUNT** | | **DE 103** | | **Target account for transfer** | **N/A** | **N/A** | |
| 7 | | TRGACCT.REASON\_CODE | | N/A | | Set to 68 | N/A | N/A | |
| **8** | | **TRGACCT.TRT\_REASON** | | **DE 112 tag F0.C7** | | **Trace ID** | **N/A** | **N/A** | |
| **9** | | **TRANS\_AMOUNT** | | **DE 05** | | **Transaction amount** | **N/A** | **N/A** | |
| **10** | | **ATERM\_ID** | | **DE 41** | | **Card Acceptor Terminal Identification. Populated from positions 4-9** | **N/A** | **N/A** | |
| **11** | | **TRNNUMB** | | **DE 37** | | **Retrieval reference number. Populated from positions 1-4** | **N/A** | **N/A** | |
| **12** | | **D\_VALUE** | | **DE 13** | | **Transaction Date** | **N/A** | **N/A** | |
| **13** | | **BRANCH\_SND** | | **DE 41** | | **Transaction branch. Positions 4-6** | **N/A** | **N/A** | |
| **13** | | **REFERENCE\_ID** | | **DE 47**  **Tag 901** | | **Reference ID (GL). Set to SRN** | **N/A** | **N/A** | |
| 14 | | CHANNEL | | N/A | | Transaction channel. Set to ‘05’ | N/A | N/A | |
| 16 | | OPERATION\_ID | | N/A | | Operation ID | N/A | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| 1 | RC | | N/A | | | Response code | N/A | N/A | |
| 2 | RESP | | N/A | | | Response message | N/A | N/A | |

SRVPROD

| **SRVPROD information** | | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SRVPROD | | | | |  |
| **Service description** | | | | | Retrieves product information | | | | |  |
| **CICS System** | | | | | DEPOSITS | | | | |  |
|  | | | | |  | | | | |  |
| **Input Data** | | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | PRODUCT\_CODE | | N/A | Account’s product code. Set to SRVSMAS.PRODUCT\_CODE | | | N/A | | N/A | |
| **Output Data** | | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | | CODE4 | N/A | Indication if the account is «ΟΨΕΩΣ» | | N/A | | N/A | | |
| 2 | | RC | N/A | Response code | | N/A | | N/A | | |
| 3 | | RESP | N/A | Response message | | N/A | | N/A | | |

SELACCM

| **SELACCM information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SELACCM | | | | |  |
| **Service description** | | | | Retrieve account’s indications | | | | |  |
| **CICS System** | | | | DEPOSITS | | | | |  |
|  | | | |  | | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | SYSTEM | N/A | Account system. Set to ‘E’ (program 1,2) | | | N/A | | N/A | |
| **2** | **ACCOUNT** | **DE 102** | **Customer’s Deposit Account** | | | **N/A** | | **N/A** | |
| **Output Data** | | | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | POOL\_ACCOUNT\_SYSTEM | N/A | Indication if the account has Overdraft Facility | | N/A | | N/A | | |
| 2 | RC | N/A | Response code | | N/A | | N/A | | |
| 3 | RESP | N/A | Response message | | N/A | | N/A | | |

SRVCDAN

| **SRVCDAN information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SRVCDAN | | | | |  |
| **Service description** | | | | Credit/Debit of deposit account with corresponding credit/debit of GL Account | | | | |  |
| **Core Banking System** | | | | DEPOSITS | | | | |  |
|  | | | |  | | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | **Data Type** | | **Length** | |
| 1 | SYSTEM | | N/A | Account system. Set to ‘E’ (program 1,2) | | N/A | | N/A | |
| **2** | **ACCOUNT** | | **DE 102** | **Customer’s Deposit Account** | | **N/A** | | **N/A** | |
| **3** | **TRANS\_AMOUNT** | | **DE 05**  **or**  **DE 05 – DE 95 (if partial reversal)** | **Transaction amount** | | **N/A** | | **N/A** | |
| **4** | **D\_VALUE** | | **DE 13** | **Transaction Date** | | **N/A** | | **N/A** | |
| 5 | REASON\_CODE | | N/A | Set to 10 | | N/A | | N/A | |
| 6 | TRT\_REASON | | N/A | Set to Transaction Reasoning | | N/A | | N/A | |
| 7 | OPERATION\_ID | | N/A | Transaction Code used to retrieve the GL Account to be debited/credited. Retrieved from **Table GL\_ACC\_PARM** | | N/A | | N/A | |
| **8** | **REFERENCE\_ID** | | **DE 47**  **Tag 901** | **Reference ID. Set to SRN** | | **N/A** | | **N/A** | |
| 9 | CHANNEL | | N/A | Transaction channel. Set to ‘05’ | | N/A | | N/A | |
| **10** | **BRANCH\_SND** | | **DE 41** | **Transaction branch. Positions 4-6** | | **N/A** | | **N/A** | |
| **11** | **ATERM\_ID** | | **DE 41** | **Terminal ID. Positions 4-6** | | **N/A** | | **N/A** | |
| **12** | **WSID** | | **DE 41** | **Workstation Id. Positions 4-6** | | **N/A** | | **N/A** | |
| 13 | TRNUMB | | N/A | Transaction sequence number. Set to ‘001’ | | N/A | | N/A | |
| **14** | **USER\_ID** | | **DE 41** | **User ID. Positions 4-6** | | **N/A** | | **N/A** | |
| **15** | **AUTH\_USER** | | **DE 41** | **Authorized user ID. Positions 4-6** | | **N/A** | | **N/A** | |
| 16 | YPHRESIA | | N/A | Set to ‘90’ | | N/A | | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | **Data Type** | | **Length** | | |
| 1 | | RC | N/A | Response code | N/A | | N/A | | |
| 2 | | RESP | N/A | Response message | N/A | | N/A | | |

SRVCAVB

| **SELACCM information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SRVCAVB | | | | |  |
| **Service description** | | | | Retrieves the following account balances to calculate the available balance of the account and retrieves the indication if the account has overdraft facility | | | | |  |
| **CICS System** | | | | Common | | | | |  |
|  | | | |  | | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | SYSTEM | N/A | Account system. Set to ‘E’ (program 1,2) | | | N/A | | N/A | |
| **2** | **ACCOUNT** | **DE 102** | **Customer’s Deposit Account** | | | **N/A** | | **N/A** | |
| **3** | OPERATION\_ID | N/A | Operation ID | | | N/A | | N/A | |
| **4** | CHANNEL | N/A | Transaction channel. Set to ‘05’ | | | N/A | | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |

S434A

| **S434A information** | | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | S434A | | | | |  |
| **Service description** | | | | | Cancelation of Giro Payment | | | | |  |
| **CICS System** | | | | | GIRO PAYMENTS | | | | |  |
|  | | | | |  | | | | |  |
| **Input Data** | | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | BRANCH | | N/A | Set to ‘701’ | | | N/A | | N/A | |
| **2** | **ATERM\_ID** | | **DE 41** | **Terminal ID. Positions 4-9** | | | **N/A** | | **N/A** | |
| **3** | **TRDATE** | | **DE 13** | **Transaction date** | | | **N/A** | | **N/A** | |
| **4** | **TRTIME** | | **DE 12** | **Transaction time** | | | **N/A** | | **N/A** | |
| **5** | **WSID** | | **DE 37** | **Retrieval Reference Number** | | | **N/A** | | **N/A** | |
| **6** | **ATM\_TERM\_ID** | | **DE 41** | **Terminal ID** | | | **N/A** | | **N/A** | |
| **7** | **ATM\_TER\_SEQ\_NO** | | **DE 37** | **Retrieval Reference Number** | | | **N/A** | | **N/A** | |
| **8** | **ATM\_TRDATE** | | **DE 13** | **Transaction date** | | | **N/A** | | **N/A** | |
| **9** | **ATM\_TRTIME** | | **DE 12** | **Transaction time** | | | **N/A** | | **N/A** | |
| **10** | **ATM\_CARD** | | **DE 02** | **Debit Card PAN** | | | **N/A** | | **N/A** | |
| **Output Data** | | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | | RC | N/A | Response code | | N/A | | N/A | | |
| 2 | | RESP | N/A | Response message | | N/A | | N/A | | |

SRV4302

| **SRV4302 information** | | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SRV4302 | | | | |  |
| **Service description** | | | | | Performs the reversal of a bilateral payment | | | | |  |
| **CICS System** | | | | | DEPOSITS | | | | |  |
|  | | | | |  | | | | |  |
| **Input Data** | | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | BRANCH | | N/A | Set to ‘701’ | | | N/A | | N/A | |
| 2 | ATERM\_ID | | **DE 41** | Terminal ID. Positions 4-9 | | | **N/A** | | **N/A** | |
| **3** | **TRDATE** | | **DE 13** | **Transaction date** | | | **N/A** | | **N/A** | |
| **4** | **TRTIME** | | **DE 12** | **Transaction time** | | | **N/A** | | **N/A** | |
| **5** | **WSID** | | **DE 37** | **Retrieval Reference Number** | | | **N/A** | | **N/A** | |
| **6** | **ATM\_TERM\_ID** | | **DE 41** | **Terminal ID** | | | **N/A** | | **N/A** | |
| **7** | **ATM\_TER\_SEQ\_NO** | | **DE 37** | **Retrieval Reference Number** | | | **N/A** | | **N/A** | |
| **8** | **ATM\_TRDATE** | | **DE 13** | **Transaction date** | | | **N/A** | | **N/A** | |
| **9** | **ATM\_TRTIME** | | **DE 12** | **Transaction time** | | | **N/A** | | **N/A** | |
| **10** | **ATM\_CARD** | | **DE 02** | **Debit Card PAN** | | | **N/A** | | **N/A** | |
| **Output Data** | | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | | RC | N/A | Response code | | N/A | | N/A | | |
| 2 | | RESP | N/A | Response message | | N/A | | N/A | | |

##### [PAYLOAN] – Loan payment - Normal

###### Online (0200/0210)

|  | **Transaction’s ISO Message Data** | | |
| --- | --- | --- | --- |
| **Use Case ID** | |  | N/A |
| **Channel** | |  | ATM |
| **ISO Message Type** | |  | 0200/0210 |
| **ISO Processing Code** | |  | 50 |

###### Service Logic

| **Algorithm** |
| --- |
| * Retrieve cardholder’s SYDIPEL ID and name (by calling **SRVIXAS**) in order to be used for the loan payment * Performs the following validations for customer’s deposit account * Validates that customer’s account exists and it is not payed-off (by calling **SRVSMAS**) * Retrieves the operation ID to be used to check if the account allows debiting (by calling **SCDGLP**) * Validates that the customer’s account product permits debiting (by calling **SELORCN**) * Execute payment of the loan and debit customer’s account (by calling **SRV8312**) |

###### Core Banking Services

SRVIXAS

| **SRVIXAS information** | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | SRVIXAS | | | | |
| **Service description** | | | Retrieves Cardholder’s informational Data | | | | |
| **CICS System** | | | SY.DI.PEL | | | | |
|  | |  |  | | | | |
| **Input Data** | | | | | | | |
| **A/A** | **Name** | | | **ISO Field** | **Description** | **Data Type** | **Length** |
| **1** | C\_ACC | | | **DE 02** | Card PAN | **N/A** | **N/A** |
| 2 | I\_ENTP\_K | | | N/A | Set to ‘1’ | N/A | N/A |
| 3 | I\_CLSF\_IT\_ACC\_K | | | N/A | Set to ‘15100005’ | N/A | N/A |
| 4 | I\_CLSF\_ACC\_X\_TP\_K | | | N/A | Set to ‘15000001’ | N/A | N/A |
| 5 | I\_ACC\_X\_TP\_ORDER | | | N/A | Set to ‘1’ | N/A | N/A |
| **Output Data** | | | | | | | |
| **A/A** | **Name** | | | **ISO Field** | **Description** | **Data Type** | **Length** |
| 1 | IPXACC.I\_IP | | | N/A | Customer’s SYDIPEL | N/A | N/A |
| 2 | CIP.X\_IP | | | N/A | Cardholder’s name | N/A | N/A |
| 3 | RC | | | N/A | Response code | N/A | N/A |
| 4 | RESP | | | N/A | Response message | N/A | N/A |

SRV8312

| **SRV8312 information** | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | SRV8312 | | | | |
| **Service description** | | | Performs loan payment | | | | |
| **CICS System** | | | IRIS | | | | |
|  | |  |  | | | | |
| **Input Data** | | | | | | | |
| **A/A** | **Name** | | | **ISO Field** | **Description** | **Data Type** | **Length** |
| **1** | I\_IP\_TRN | | | N/A | Customer’s SYDIPEL | **N/A** | **N/A** |
| 2 | ONOMA\_IP\_TRN | | | N/A | Cardholder’s name | N/A | N/A |
| 3 | ACC\_OFEILHS | | | **DE 104 when payment code is “081”, spaces otherwise** | Loan payment code | N/A | N/A |
| 4 | QC\_ACC\_OFEILHS | | | **DE 104 when payment code is “082”, spaces otherwise** | Loan payment code | N/A | N/A |
| 5 | POSO\_TRN | | | **DE 05** | Transaction amount | N/A | N/A |
| 6 | DEPOSIT\_ACC\_TRN | | | **DE 102** | Deposit account that will be debited | N/A | N/A |
| 7 | I\_CASH\_SYM | | | N/A | Set to ‘1’ | N/A | N/A |
| 8 | IND\_TRN | | | N/A | Set to ‘PL’ | N/A | N/A |
| 9 | IND\_B\_O | | | N/A | Set to ‘A’ | N/A | N/A |
| 10 | IND\_F12 | | | N/A | Set to ‘2’ | N/A | N/A |
| **Output Data** | | | | | | | |
| **A/A** | **Name** | | | **ISO Field** | **Description** | **Data Type** | **Length** |
| 3 | RC | | | N/A | Response code | N/A | N/A |
| 4 | RESP | | | N/A | Response message | N/A | N/A |

##### [PAYLOAN] – Loan Payment – Reversal

###### Reversal (0420/0430)

|  | **Transaction’s ISO Message Data** | | |
| --- | --- | --- | --- |
| **Use Case ID** | |  | N/A |
| **Channel** | |  | ATM |
| **ISO Message Type** | |  | 0420/0420 |
| **ISO Processing Code** | |  | 50 |

###### Service Logic

| **Algorithm** |
| --- |
| * Retrieve cardholder’s SYDIPEL ID and name (by calling **SRVIXAS**) in order to be used for the loan payment * Execute reversal payment of the loan and credit customer’s account (by calling **SRV8312**) |

###### Core Banking Services

SRVIXAS

| **SRVIXAS information** | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | SRVIXAS | | | | |
| **Service description** | | | Retrieves Cardholder’s informational Data | | | | |
| **CICS System** | | | SY.DI.PEL | | | | |
|  | |  |  | | | | |
| **Input Data** | | | | | | | |
| **A/A** | **Name** | | | **ISO Field** | **Description** | **Data Type** | **Length** |
| **1** | C\_ACC | | | **DE 02** | Card PAN | **N/A** | **N/A** |
| 2 | I\_ENTP\_K | | | N/A | Set to ‘1’ | N/A | N/A |
| 3 | I\_CLSF\_IT\_ACC\_K | | | N/A | Set to ‘15100005’ | N/A | N/A |
| 4 | I\_CLSF\_ACC\_X\_TP\_K | | | N/A | Set to ‘15000001’ | N/A | N/A |
| 5 | I\_ACC\_X\_TP\_ORDER | | | N/A | Set to ‘1’ | N/A | N/A |
| **Output Data** | | | | | | | |
| **A/A** | **Name** | | | **ISO Field** | **Description** | **Data Type** | **Length** |
| 1 | IPXACC.I\_IP | | | N/A | Customer’s SYDIPEL | N/A | N/A |
| 2 | CIP.X\_IP | | | N/A | Cardholder’s name | N/A | N/A |
| 3 | RC | | | N/A | Response code | N/A | N/A |
| 4 | RESP | | | N/A | Response message | N/A | N/A |

SRV8312

| **SRV8312 information** | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | SRV8312 | | | | |
| **Service description** | | | Performs loan payment | | | | |
| **CICS System** | | | IRIS | | | | |
|  | |  |  | | | | |
| **Input Data** | | | | | | | |
| **A/A** | **Name** | | | **ISO Field** | **Description** | **Data Type** | **Length** |
| **1** | I\_IP\_TRN | | | N/A | Customer’s SYDIPEL | **N/A** | **N/A** |
| 2 | ONOMA\_IP\_TRN | | | N/A | Cardholder’s name | N/A | N/A |
| 3 | ACC\_OFEILHS | | | **DE 104 when payment code is “081”, spaces otherwise** | Loan payment code | N/A | N/A |
| 4 | QC\_ACC\_OFEILHS | | | **DE 104 when payment code is “082”, spaces otherwise** | Loan payment code | N/A | N/A |
| 5 | POSO\_TRN | | | **DE 05** | Transaction amount | N/A | N/A |
| 6 | DEPOSIT\_ACC\_TRN | | | **DE 102** | Deposit account that will be debited | N/A | N/A |
| 7 | I\_CASH\_SYM | | | N/A | Set to ‘1’ | N/A | N/A |
| 8 | IND\_TRN | | | N/A | Set to ‘AP’ | N/A | N/A |
| 9 | IND\_B\_O | | | N/A | Set to ‘A’ | N/A | N/A |
| 10 | IND\_F12 | | | N/A | Set to ‘2’ | N/A | N/A |
| **Output Data** | | | | | | | |
| **A/A** | **Name** | | | **ISO Field** | **Description** | **Data Type** | **Length** |
| 3 | RC | | | N/A | Response code | N/A | N/A |
| 4 | RESP | | | N/A | Response message | N/A | N/A |

##### [PAYUTEN3] – RF Payment

###### Service Logic

| **Algorithm** |
| --- |
| * + - * Calls service **SRV43RF** in order to retrieve product (organization) code, as well as the organization intermediary account and commission account * Based on the organization code retrieved, retrieves the following data from CRDT.ORG\_PMNT\_PARM[table] (by calling Mainframe Service **SCDORP2**): * Payment Indication (GIRO or bilateral payment) * Commission Indication * Commission code * Institution * Indication if the commission account for the organization is different from the one of the amount * Parametrical Commission Indication * Performs the following validations for customer’s deposit account * Validates that customer’s account exists and it is not payed-off (by calling **SRVSMAS)** * Retrieves the operation ID to be used to check if the account allows debiting (by calling **SCDGLP**) * Validates that the customer’s account product permits debiting (by calling **SELORCN**) * Get organization information from ODTT.NGYRO\_ACTIVE[Table] (by calling **ODTSNAC**), and if it is not found in “active” then EXIT * Based on results, for ‘NEW’ retrieve customer name (by calling **SRVIXAS**) and pay (by calling **TPPJPMN**) * ~~Perform the payment either by giro or by bilateral:~~   + ~~Retrieves deposit account indications (by calling~~ **~~SRVPROD~~**~~) and~~ **~~IF~~** ~~it is current (CODE4 = 3,4,5)~~ **~~THEN~~**~~:~~ * ~~Get commission fee (by calling~~ **~~TPPCPMN~~**~~)~~   + ~~In case a timeout occurs in the original transaction, WAY4 will not receive the calculated fee in order to include it in the reversal message, so in this case it should be recalculated.~~   + **~~IF~~** ~~payment is gyro~~ **~~THEN~~** ~~get customer name (by calling~~ **~~SRVIXAS~~**~~) and perform payment (by calling~~ **~~SRV4343~~**~~)~~   + **~~Otherwise~~** ~~get customer name (by calling~~ **~~SRVIXAS~~**~~) and perform payment (by calling~~ **~~SRV4300~~**~~)~~ * ~~Performs the following validations for source account~~ * ~~Validates that customer’s account exists and it is not payed-off (by calling~~ **~~SRVSMAS)~~** * ~~Retrieves the operation ID to be used to check if the account allows debiting (by calling~~ **~~SCDGLP~~**~~)~~ * ~~Validates that the customer’s account product permits debiting (by calling~~ **~~SELORCN~~**~~)~~ * ~~Calculate available balance (by calling~~ **~~SRVCAVB~~**~~)~~ * ~~Calculate fee and debit (if applicable)~~ |

##### [PAYFUND3] – Common Service for Funds Transfers

###### Service Logic

| **Algorithm** |
| --- |
| * **IF** *DE 48 – tag 848 = ‘000’* indicating that the transaction is a Funds Transfer to customer’s connected account, or *DE 48 – tag 848 = ‘010’,* indicating that the transaction is a Funds Transfer to third party account, **THEN**: * Performs funds transfer to customer’s connected accounts or third party (by calling **FUNDTRN3**) * **IF** *DE 48 – tag 848 = ‘034’* indicating that the transaction is a Funds Transfer to Immigrants, **THEN**: * Performs funds transfer to customer’s connected accounts or third party (by calling **FUNDREM3**) * **IF** *DE 48 – tag 848 = ‘031’* indicating that the transaction is a payment to a connected credit card or loading of a connected prepaid card, **THEN**: * Performs funds transfer to customer’s connected accounts or third party (by calling **FUNDCRE3**) |

##### [FUNDTRN3] – Funds Transfer between accounts (connected or third party) - Normal

###### Online (0100/0110)

|  | **Transaction’s ISO Message Data** | | |
| --- | --- | --- | --- |
| **Use Case ID** | |  | ***DC\_ATM\_043***  ***DC\_ATM\_044*** |
| **Channel** | |  | ATM |
| **ISO Message Type** | |  | 0100/0110 |
| **ISO Processing Code** | |  | 50 |

For the ISO Message please refer to ISO Specifications.xls “CH\_PAYMENT\_SP\_Funds*\_Transf\_0100” in Chapter 6 Appendices*

###### Service Logic

| **Algorithm** |
| --- |
| * Check digit is calculated and validated * Performs the following validations for source and target account * Validates that customer’s account exists and it is not payed-off (by calling **SRVSMAS)** * Retrieves the operation ID to be used to check if the account allows debiting (by calling **SCDGLP**) * Validates that the customer’s account product permits debiting (by calling **SELORCN**) * Find IBAN for debit and credit (by calling **SRVIBAN**) * Check if customer is russian, and block him if he exceed the limit of 100.000€ (by calling **SRVIXAA,SRVRUSS,SRVPSTN**) * Retrieves the operation ID to be used to check if the account allows debiting (by calling **SCDGLP**) * Perform the transfer (by calling **SRVPMNT**) * Retrieves the following account balances to calculate the available balance of the account (by calling **SRVCAVB**) |

###### Core Banking Services

SRVPMNT

| **SRVPMNT information** | | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | | SRVPMNT | | | |  |
| **Service description** | | | | | | Service to transfer an Amount from a Source to a Target account | | | |  |
| **CICS System** | | | | | | DEPOSITS | | | |  |
|  | | | | | |  | | | |  |
| **Input Data** | | | | | | | | | | |
| **A/A** | | **Name** | | | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| 1 | | SRCACCT.SYSTEM | | | N/A | | Source account system. Set to ‘E’ (program 1,2) | N/A | N/A | |
| **2** | | **SRCACCT.ACCOUNT** | | | **DE 102** | | **Customer’s account number.** | **N/A** | **N/A** | |
| 3 | | SRCACCT.REASON\_CODE | | | N/A | | Set to 68 | N/A | N/A | |
| **4** | | **SRCACCT.TRT\_REASON** | | | **DE 41** | | * **IF DE 48-tag 848 = “ “** indicates that the transaction is Funds transfer to connected account **THEN:**   Set to: ‘ΜΕΤΑΦΟΡΑ’ || **Terminal Identification (Retrieved from DE 41)**   * **IF DE 48-tag 848 = 010** indicates that the transaction is Funds transfer to another’s bank account **THEN:**   Set to: 'ΣΕ ' !! TRGACCT.ACCOUNT | **N/A** | **N/A** | |
| 5 | | TRGACCT.SYSTEM | | | N/A | | Target account system. Set to ‘E’ (program 1,2) | N/A | N/A | |
| **6** | | **TRGACCT.ACCOUNT** | | | **DE 103** | | **Target account for transfer** | **N/A** | **N/A** | |
| 7 | | TRGACCT.REASON\_CODE | | | N/A | | Set to 64 | N/A | N/A | |
| **8** | | **TRGACCT.TRT\_REASON** | | | **N/A** | | * **IF DE 48-tag 848 = “ “** indicates that the transaction is Funds transfer to connected account **THEN:**   Set to: ‘ΜΕΤΑΦΟΡΑ’ || **Terminal Identification (Retrieved from DE 41)**   * **IF DE 48-tag 848 = 010** indicates that the transaction is Funds transfer to another’s bank account **THEN:**   Set to: 'ΣΕ ' !! TRGACCT.SYSTEM | **N/A** | **N/A** | |
| **9** | | **TRANS\_AMOUNT** | | | **DE 05** | | **Transaction amount** | **N/A** | **N/A** | |
| **10** | | **ATERM\_ID** | | | **DE 41** | | **Card Acceptor Terminal Identification. Populated from positions 4-9** | **N/A** | **N/A** | |
| **11** | | **TRNNUMB** | | | **DE 37** | | **Retrieval reference number. Populated from positions 1-4** | **N/A** | **N/A** | |
| **12** | | **D\_VALUE** | | | **DE 13** | | **Transaction Date** | **N/A** | **N/A** | |
| **13** | | **BRANCH\_SND** | | | **DE 41** | | **Transaction branch. Positions 4-6** | **N/A** | **N/A** | |
| **13** | | **REFERENCE\_ID** | | | **DE 47**  **Tag 901** | | **Reference ID (GL). Set to SRN** | **N/A** | **N/A** | |
| 14 | | CHANNEL | | | N/A | | Transaction channel. Set to ‘05’ | N/A | N/A | |
| 16 | | OPERATION\_ID | | | N/A | | Operation ID | N/A | N/A | |
| **Output Data** | | | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | | | **Description** | **Data Type** | **Length** | |
| 1 | RC | | N/A | | | | Response code | N/A | N/A | |
| 2 | RESP | | N/A | | | | Response message | N/A | N/A | |

SCDORP

| **SCDGLP information** | |
| --- | --- |
| **Service name** | SCRORP |
| **Service description** | Retrieves all the related to an organization information and parametrization |
| **CICS System** | Common |

| **Input Data** | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **A/A** | | **Name** | | **ISO Field** | **Description** | **Data Type** | **Length** |
| **1** | | **ORGN\_CODE** | | **DE 48 tag 848** | **The code of organization to be paid** | **N/A** | **N/A** |
| **Output Data** | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | **Description** | **Data Type** | **Length** |
| 1 | COMMISION\_CDE | | N/A | | Code for commission needed by SELEO1 to calculate commission | N/A | N/A |
| 2 | INSTITUTION | | N/A | | Institution name (used as input in INSTSEL) | N/A | N/A |
| 3 | EFFECTIVE\_DATE | | N/A | | Effective date after which the intermediary account is active (used as input in INSTSEL) | N/A | N/A |
| 4 | PAYMENT\_IND | | N/A | | Indication if the payment is completed through GIRO Payment or Bilateral 'G': GIRO 'B': Bilateral | N/A | N/A |
| 5 | DIF\_COM\_ACCOUNT\_IND | | N/A | | Indicator if the commission of the organization is different from the one of the amount | N/A | N/A |
| 6 | PRODUCT\_CDE | | N/A | | Product code, needed by SRV4343 | N/A | N/A |
| 7 | COMM\_IND | | N/A | | Indication if the commission should be calculated for the payment  ‘Y’: Commission should be calculated  ‘ ‘: Commission should not be calculated | N/A | N/A |

SRVSMAS

| **SRVSMAS information** | | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SRVSMAS | | | | |  |
| **Service description** | | | | | Retrieves Account Data | | | | |  |
| **CICS System** | | | | | DEPOSITS | | | | |  |
|  | | | | |  | | | | |  |
| **Input Data** | | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | SYSTEM | | N/A | Account system. Set to ‘E’ (program 1,2) | | | N/A | | N/A | |
| **2** | **ACCOUNT** | | **DE 102** | **Customer’s Deposit Account** | | | **N/A** | | **N/A** | |
| **Output Data** | | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | | POOL\_ACCOUNT\_SYST | N/A | System which holds the connected customer’s account | | N/A | | N/A | | |
| 2 | | PRODUCT\_CODE | N/A | Customer’s account | | N/A | | N/A | | |
| 2 | | RC | N/A | Response code | | N/A | | N/A | | |
| 3 | | RESP | N/A | Response message | | N/A | | N/A | | |

SRVCAVB

| **SELACCM information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SRVCAVB | | | | |  |
| **Service description** | | | | Retrieves the following account balances to calculate the available balance of the account and retrieves the indication if the account has overdraft facility | | | | |  |
| **CICS System** | | | | Common | | | | |  |
|  | | | |  | | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | SYSTEM | N/A | Account system. Set to ‘E’ (program 1,2) | | | N/A | | N/A | |
| **2** | **ACCOUNT** | **DE 102** | **Customer’s Deposit Account** | | | **N/A** | | **N/A** | |
| **3** | OPERATION\_ID | N/A | Operation ID | | | N/A | | N/A | |
| **4** | CHANNEL | N/A | Transaction channel. Set to ‘05’ | | | N/A | | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | BALANCE | N/A | Account’s available balance | | N/A | | N/A | | |
| 2 | RC | N/A | Response code | | N/A | | N/A | | |
| 3 | RESP | N/A | Response message | | N/A | | N/A | | |

SELORCN

| **SELORCN information** | | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SELORCN | | | | |  |
| **Service description** | | | | | Validate that the account allows debiting | | | | |  |
| **CICS System** | | | | | DEPOSITS | | | | |  |
|  | | | | |  | | | | |  |
| **Input Data** | | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | CHANNEL | | N/A | Transaction channel. Set to ‘05’ | | | N/A | | N/A | |
| **2** | **PRODUCT\_CODE** | | **DE 102** | **Customer’s Deposit Account** | | | **N/A** | | **N/A** | |
| 3 | OPERATION\_ID | | N/A | Operation ID | | | N/A | | N/A | |
| 4 | FUNCTION | | N/A | Set to ‘DEB’ if Debit or ‘CRE’ if credit | | | N/A | | N/A | |
| **Output Data** | | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | | IS\_ALLOWED | N/A | Indication if the debit of the account is allowed | | N/A | | N/A | | |
| 2 | | RC | N/A | Response code | | N/A | | N/A | | |
| 3 | | RESP | N/A | Response message | | N/A | | N/A | | |

##### [FUNDTRN3] - Funds Transfer between accounts (connected or third party) – Reversal

###### Reversal (0420/0430)

|  | **Transaction’s ISO Message Data** | | |
| --- | --- | --- | --- |
| **Use Case ID** | |  | ***DC\_ATM\_043***  ***DC\_ATM\_044*** |
| **Channel** | |  | ATM |
| **ISO Message Type** | |  | 0420/0420 |
| **ISO Processing Code** | |  | 50 |

For the ISO Message please refer to ISO Specifications.xls “CH\_PAYMENT\_SP\_Funds\_Transf*\_0420” in Chapter 6 Appendices*

###### Service Logic

| **Algorithm** |
| --- |
| * Transfers the amount from a target account given as input in the ISO Message to the Customer’s input deposit account (source account) (by calling **SRVPMNT**) |

###### Core Banking Services

SRVPMNT

| **SRVPMNT information** | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SRVPMNT | | |  |
| **Service description** | | | | | Service to transfer an Amount from a Source to a Target account | | |  |
| **CICS System** | | | | | DEPOSITS | | |  |
|  | | | | |  | | |  |
| **Input Data** | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | **Description** | **Data Type** | **Length** | |
| 1 | | SRCACCT.SYSTEM | | N/A | Source account system. Set to ‘E’ (program 1,2) | N/A | N/A | |
| **2** | | **SRCACCT.ACCOUNT** | | **DE 102** | **Customer’s account number.** | **N/A** | **N/A** | |
| 3 | | SRCACCT.REASON\_CODE | | N/A | Set to 64 | N/A | N/A | |
| 4 | | SRCACCT.TRT\_REASON | | **DE 41** | * **IF DE 48-tag 848 = “ “** indicates that the transaction is Funds transfer to connected account **THEN:**   Set to: 'ΑΝΤ. ΜΕΤ.'|| **Terminal Identification (Retrieved from DE 41)**   * **IF DE 48-tag 848 = 010** indicates that the transaction is Funds transfer to another’s bank account **THEN:**   Set to: 'ΑΝΤΙΛ. ΠΛΗΡ/ΚΑΤΑΒ' !! TRGACCT.SYSTEM | N/A | N/A | |
| 5 | | TRGACCT.SYSTEM | | N/A | Target account system. Set to ‘E’ (program 1,2) | N/A | N/A | |
| 6 | | TRGACCT.ACCOUNT | | **DE 103** | **Target account for transfer** | N/A | N/A | |
| 7 | | TRGACCT.REASON\_CODE | | N/A | Set to 68 | N/A | N/A | |
| 8 | | TRGACCT.TRT\_REASON | | **N/A** | * **IF DE 48-tag 848 = “ “** indicates that the transaction is Funds transfer to connected account **THEN:**   Set to: 'ΑΝΤ. ΜΕΤ.' || **Terminal Identification (Retrieved from DE 41)**   * **IF DE 48-tag 848 = 010** indicates that the transaction is Funds transfer to another’s bank account **THEN:**   Set to: 'ΑΝΤ. ΜΕΤ. ' !! TRGACCT.SYSTEM | N/A | N/A | |
| **9** | | **TRANS\_AMOUNT** | | **DE 05** | **Transaction amount** | **N/A** | **N/A** | |
| **10** | | **ATERM\_ID** | | **DE 41** | **Card Acceptor Terminal Identification. Populated from positions 4-9** | **N/A** | **N/A** | |
| **11** | | **TRNNUMB** | | **DE 37** | **Retrieval reference number. Populated from positions 1-4** | **N/A** | **N/A** | |
| **12** | | **D\_VALUE** | | **DE 13** | **Transaction Date** | **N/A** | **N/A** | |
| **13** | | **BRANCH\_SND** | | **DE 41** | **Transaction branch. Positions 4-6** | **N/A** | **N/A** | |
| **14** | | **REFERENCE\_ID** | | **DE 47**  **Tag 901** | **Reference ID. Set to SRN** | **N/A** | **N/A** | |
| 15 | | CHANNEL | | N/A | Transaction channel. Set to ‘05’ | N/A | N/A | |
| 16 | | OPERATION\_ID | | N/A | Operation ID | N/A | N/A | |
| **Output Data** | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | **Description** | **Data Type** | **Length** | |
| 1 | RC | | N/A | | Response code | N/A | N/A | |
| 2 | RESP | | N/A | | Response message | N/A | N/A | |

##### [FUNDREM3] - Funds transfer in other banks’ deposit accounts (Immigrants) - Normal

###### Online (0100/0110)

|  | **Transaction’s ISO Message Data** | | |
| --- | --- | --- | --- |
| **Use Case ID** | |  | ***DC\_ATM\_045*** |
| **Channel** | |  | ATM |
| **ISO Message Type** | |  | 0100/0110 |
| **ISO Processing Code** | |  | 50 |

For the ISO Message please refer to ISO Specifications.xls “CH\_PAYMENT*\_SP\_Funds\_Transf\_0100” in Chapter 6 Appendices*

###### Service Logic

| **Algorithm** |
| --- |
| * Based on the organization code retrieved from *DE 48 – tag 848* retrieves the following data (by calling **SCDORP**): * Payment indication * Commission indicator * Commission code * Institution * Effective date * Product code * Performs the following validations for customer’s deposit account * Validates that customer’s account exists and it is not payed-off (by calling **SRVSMAS)** * Validates that the customer’s account product permits debiting (by calling **SELORCN**) * Receive account product information from KATT.PRODUCT[Table] (by calling **SELPROD**) and validate type:   + **IF** it is type 3459 / 3460 or type starts with 11 / 15 / 19 / 26 / 32 / 54 / 56 or type ends with 15 / 40 / 42 / 43 **THEN** EXIT, wrong account type * Retrieves the Immigrants intermediary account (based on the institution retrieved above) (by calling **INSTSEL**) * Retrieves the following account balances to calculate the available balance of the account (by calling **SRVCAVB**) * Calculate money transfer fee (by calling **SFMETA1**) * Performs the following validations for the Immigrants intermediary account * Validates that customer’s account exists and it is not payed-off (by calling **SRVSMAS)** * Validates that the customer’s account product permits debiting (by calling **SELORCN**) * Transfers the amount from Customer’s input deposit account (source account) to Immigrants intermediary account (target account) (by calling **SRVPMNT**) * Transfers customer’s commission from Source Account to Immigrants to intermediary Account (by calling **SRVPMNT**) * Creates funds transfer order (by calling **SFMETAO**) |

###### Core Banking Services

SCDORP

| **SCDGLP information** | |
| --- | --- |
| **Service name** | SCRORP |
| **Service description** | Retrieves all the related to an organization information and parametrization |
| **CICS System** | Common |

| **Input Data** | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **A/A** | | **Name** | | **ISO Field** | **Description** | **Data Type** | **Length** |
| **1** | | **ORGN\_CODE** | | **DE 48 tag 848** | **The code of organization to be paid** | **N/A** | **N/A** |
| **Output Data** | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | **Description** | **Data Type** | **Length** |
| 1 | COMMISION\_CDE | | N/A | | Code for commission needed by SELEO1 to calculate commission | N/A | N/A |
| 2 | INSTITUTION | | N/A | | Institution name (used as input in INSTSEL) | N/A | N/A |
| 3 | EFFECTIVE\_DATE | | N/A | | Effective date after which the intermediary account is active (used as input in INSTSEL) | N/A | N/A |
| 4 | PAYMENT\_IND | | N/A | | Indication if the payment is completed through GIRO Payment or Bilateral 'G': GIRO 'B': Bilateral | N/A | N/A |
| 5 | DIF\_COM\_ACCOUNT\_IND | | N/A | | Indicator if the commission of the organization is different from the one of the amount | N/A | N/A |
| 6 | PRODUCT\_CDE | | N/A | | Product code, needed by SRV4343 | N/A | N/A |
| 7 | COMM\_IND | | N/A | | Indication if the commission should be calculated for the payment  ‘Y’: Commission should be calculated  ‘ ‘: Commission should not be calculated | N/A | N/A |

SRVSMAS

| **SRVSMAS information** | | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SRVSMAS | | | | |  |
| **Service description** | | | | | Retrieves Account Data | | | | |  |
| **CICS System** | | | | | DEPOSITS | | | | |  |
|  | | | | |  | | | | |  |
| **Input Data** | | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | | **Data Typse** | | **Length** | |
| 1 | SYSTEM | | N/A | Account system. Set to ‘E’ (program 1,2) | | | N/A | | N/A | |
| **2** | **ACCOUNT** | | **DE 103** | **Target account** | | | **N/A** | | **N/A** | |
| **Output Data** | | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | | PRODUCT\_CODE | N/A | Account’s product code | | N/A | | N/A | | |
| 2 | | RC | N/A | Response code | | N/A | | N/A | | |
| 3 | | RESP | N/A | Response message | | N/A | | N/A | | |

SRVPROD

| **SELACCM information** | | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SRVPROD | | | | |  |
| **Service description** | | | | | Retrieves product information | | | | |  |
| **CICS System** | | | | | DEPOSITS | | | | |  |
|  | | | | |  | | | | |  |
| **Input Data** | | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | PRODUCT\_CODE | | N/A | Account’s product code. Set to SRVSMAS.PRODUCT\_CODE | | | N/A | | N/A | |
| **Output Data** | | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | | ACCOUNT\_TYPE | N/A | Account type | | N/A | | N/A | | |
| 2 | | RC | N/A | Response code | | N/A | | N/A | | |
| 3 | | RESP | N/A | Response message | | N/A | | N/A | | |

SELORCN

| **SELORCN information** | | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SELORCN | | | | |  |
| **Service description** | | | | | Validate that the account allows debiting | | | | |  |
| **CICS System** | | | | | DEPOSITS | | | | |  |
|  | | | | |  | | | | |  |
| **Input Data** | | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | CHANNEL | | N/A | Transaction channel. Set to ‘05’ | | | N/A | | N/A | |
| **2** | **PRODUCT\_CODE** | | **DE 102** | **Customer’s Deposit Account** | | | **N/A** | | **N/A** | |
| 3 | OPERATION\_ID | | N/A | Operation ID | | | N/A | | N/A | |
| 4 | FUNCTION | | N/A | Set to ‘DEB’ if Debit or ‘CRE’ if credit | | | N/A | | N/A | |
| **Output Data** | | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | | IS\_ALLOWED | N/A | Indication if the debit of the account is allowed | | N/A | | N/A | | |
| 2 | | RC | N/A | Response code | | N/A | | N/A | | |
| 3 | | RESP | N/A | Response message | | N/A | | N/A | | |

SFMETA1

| **SFMETA1 information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SFMETA1 | | | | |  |
| **Service description** | | | | Computes Commission and Retrieves Commission and Order Number | | | | |  |
| **CICS System** | | | | REMITTANCES | | | | |  |
|  | | | |  | | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | **Data Type** | | **Length** | |
| 1 | IN\_CHANNEL | | N/A | Set to ‘ATMS’ | | N/A | | N/A | |
| **2** | **ACCOUNT** | | **DE 102** | **Customer’s Deposit Account** | | **N/A** | | **N/A** | |
| **3** | **POSO** | | **DE 05** | **Transaction amount** | | **N/A** | | **N/A** | |
| **4** | **ATM\_DATE** | | **DE 13** | **Transaction Date** | | **N/A** | | **N/A** | |
| **5** | **XPELATH** | | **DE 103** | **Target account for transfer** | | **N/A** | | **N/A** | |
| **6** | **ETHNOCASH** | | **DE 02** | **Card PAN** | | **N/A** | | **N/A** | |
| **7** | **AR\_SYDIPEL** | | **DE 103** | **Target account for transfer** | | **N/A** | | **N/A** | |
| **8** | **ATM\_TIME** | | **DE 12** | **Transaction time** | | **N/A** | | **N/A** | |
| **9** | **ATM\_ID** | | **DE 41** | **ATM ID. Positions 1-8** | | **N/A** | | **N/A** | |
| **10** | **BRANCH** | | **DE 41** | **Transaction branch. Positions 4-6** | | **N/A** | | **N/A** | |
| **11** | **ATM\_SEQ\_NO** | | **DE 37** | **ATM Sequence Number. Positions 1-4** | | **N/A** | | **N/A** | |
| 12 | TRANS\_ID | | N/A | Set to EIBTRNID | | N/A | | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | **Data Type** | | **Length** | | |
| **1** | | **COMMISSION** | **DE 112** | **Transaction Commission** | **N/A** | | **N/A** | | |
| 2 | | KEY | N/A | Transaction Identifier | N/A | | N/A | | |
| 3 | | RC | N/A | Response code | N/A | | N/A | | |
| 4 | | RESP | N/A | Response message | N/A | | N/A | | |

SFMETAO

| **SFMETAO information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SFMETAO | | | | |  |
| **Service description** | | | | Creates remittances | | | | |  |
| **CICS System** | | | | REMITTANCES | | | | |  |
|  | | | |  | | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | **Data Type** | | **Length** | |
| 1 | IN\_CHANNEL | | N/A | Set to ‘ATMS’ | | N/A | | N/A | |
| **2** | **ACCOUNT** | | **DE 102** | **Customer’s Deposit Account** | | **N/A** | | **N/A** | |
| **3** | **POSO** | | **DE 05** | **Transaction amount** | | **N/A** | | **N/A** | |
| **4** | **ATM\_DATE** | | **DE 13** | **Transaction Date** | | **N/A** | | **N/A** | |
| **5** | **XPELATH** | | **DE 103** | **Target account for transfer** | | **N/A** | | **N/A** | |
| **6** | **ETHNOCASH** | | **DE 02** | **Card PAN** | | **N/A** | | **N/A** | |
| **7** | **AR\_SYDIPEL** | | **DE 103** | **Target account for transfer. Positions 1-10** | | **N/A** | | **N/A** | |
| **8** | **ATM\_TIME** | | **DE 12** | **Transaction time** | | **N/A** | | **N/A** | |
| **9** | **ATM\_ID** | | **DE 41** | **ATM ID. Positions 1-4** | | **N/A** | | **N/A** | |
| **10** | **BRANCH** | | **DE 41** | **Transaction branch. Positions 4-6** | | **N/A** | | **N/A** | |
| **11** | **ATM\_SEQ\_NO** | | **DE 37** | **ATM Sequence Number. Positions 1-4** | | **N/A** | | **N/A** | |
| 12 | TRANS\_ID | | N/A | Set to EIBTRNID | | N/A | | N/A | |
| 13 | KEY | | N/A | Set to SFMETA1.KEY | | N/A | | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | **Data Type** | | **Length** | | |
| 1 | | RC | N/A | Response code | N/A | | N/A | | |
| 2 | | RESP | N/A | Response message | N/A | | N/A | | |

INSTSEL

| **INSTSEL information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | INSTSEL | | | |  |
| **Service description** | | | | | Retrieves institution’s intermediary account | | | |  |
| **CICS System** | | | | | Common | | | |  |
|  | | | | |  | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| 1 | | INSTITUTION | | N/A | | Name of the institution. Set to the data retrieved from table ORG\_PMNT\_PARM | N/A | N/A | |
| 2 | | APPLICATION | | N/A | | Set to ‘ATM’ | N/A | N/A | |
| 3 | | EFFECTIVE\_DATE | | N/A | | Effective date after which the intermediary account is active. Set to the data retrieved from table ORG\_PMNT\_PARM | N/A | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| 1 | BRANCH | | N/A | | | Institution account’s branch | N/A | N/A | |
| 2 | ACCOUNT | | N/A | | | Institution account’s | N/A | N/A | |
| 3 | COM\_BRANCH | | N/A | | | Institution commission account’s branch | N/A | N/A | |
| 4 | COM\_ACCOUNT | | N/A | | | Institution commission branch | N/A | N/A | |
| 5 | RC | | N/A | | | Response code | N/A | N/A | |
| 6 | RESP | | N/A | | | Response message | N/A | N/A | |

SRVPMNT

| **SRVPMNT information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SRVPMNT | | | |  |
| **Service description** | | | | | Service to transfer an Amount from a Source to a Target account | | | |  |
| **CICS System** | | | | | DEPOSITS | | | |  |
|  | | | | |  | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| 1 | | SRCACCT.SYSTEM | | N/A | | Source account system. Set to ‘E’ (program 1,2) | N/A | N/A | |
| **2** | | **SRCACCT.ACCOUNT** | | **DE 102** | | **Customer’s account number.** | **N/A** | **N/A** | |
| 3 | | SRCACCT.REASON\_CODE | | N/A | | Set to 68 | N/A | N/A | |
| 4 | | SRCACCT.TRT\_REASON | | N/A | | Parametrical or Half parametrical. Set to table ORG\_PMNT\_PARM | N/A | N/A | |
| 5 | | TRGACCT.SYSTEM | | N/A | | Target account system. Set to ‘E’ (program 1,2) | N/A | N/A | |
| **6** | | **TRGACCT.ACCOUNT** | | **DE 103** | | **Target account for transfer** | **N/A** | **N/A** | |
| 7 | | TRGACCT.REASON\_CODE | | N/A | | Set to 64 | N/A | N/A | |
| **8** | | **TRGACCT.TRT\_REASON** | | **N/A** | | Parametrical or Half parametrical. Set to table ORG\_PMNT\_PARM | **N/A** | **N/A** | |
| **9** | | **TRANS\_AMOUNT** | | **DE 05** | | **Transaction amount** | **N/A** | **N/A** | |
| **10** | | **ATERM\_ID** | | **DE 41** | | **Card Acceptor Terminal Identification. Populated from positions 4-9** | **N/A** | **N/A** | |
| **11** | | **TRNNUMB** | | **DE 37** | | **Retrieval reference number. Populated from positions 1-4** | **N/A** | **N/A** | |
| **12** | | **D\_VALUE** | | **DE 13** | | **Transaction Date** | **N/A** | **N/A** | |
| **13** | | **BRANCH\_SND** | | **DE 41** | | **Transaction branch. Positions 4-6** | **N/A** | **N/A** | |
| **13** | | **REFERENCE\_ID** | | **DE 47**  **Tag 901** | | **Reference ID (GL). Set to SRN** | **N/A** | **N/A** | |
| 14 | | CHANNEL | | N/A | | Transaction channel. Set to ‘05’ | N/A | N/A | |
| 16 | | OPERATION\_ID | | N/A | | Operation ID | N/A | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| 1 | RC | | N/A | | | Response code | N/A | N/A | |
| 2 | RESP | | N/A | | | Response message | N/A | N/A | |

SRVCAVB

| **SELACCM information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SRVCAVB | | | | |  |
| **Service description** | | | | Retrieves the following account balances to calculate the available balance of the account and retrieves the indication if the account has overdraft facility | | | | |  |
| **CICS System** | | | | Common | | | | |  |
|  | | | |  | | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | SYSTEM | N/A | Account system. Set to ‘E’ (program 1,2) | | | N/A | | N/A | |
| **2** | **ACCOUNT** | **DE 102** | **Customer’s Deposit Account** | | | **N/A** | | **N/A** | |
| **3** | OPERATION\_ID | N/A | Operation ID | | | N/A | | N/A | |
| **4** | CHANNEL | N/A | Transaction channel. Set to ‘05’ | | | N/A | | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | BALANCE | N/A | Account’s available balance | | N/A | | N/A | | |
| 2 | RC | N/A | Response code | | N/A | | N/A | | |
| 3 | RESP | N/A | Response message | | N/A | | N/A | | |

SRVCDA9

| **SRVCDAN information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SRVCDA9 | | | | |  |
| **Service description** | | | | Credit/Debit of deposit account and credit/debit 9999930 | | | | |  |
| **CICS System** | | | | DEPOSITS | | | | |  |
|  | | | |  | | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | **Data Type** | | **Length** | |
| 1 | SYSTEM | | N/A | Account system. Set to ‘E’ (program 1,2) | | N/A | | N/A | |
| 2 | ACCOUNT | | N/A | Set to ‘9999930’ | | N/A | | N/A | |
| **3** | **TRANS\_AMOUNT** | | **DE 05** | **Transaction amount** | | **N/A** | | **N/A** | |
| **4** | **D\_VALUE** | | **DE 13** | **Transaction Date** | | **N/A** | | **N/A** | |
| 5 | REASON\_CODE | | N/A | Set to 20 | | N/A | | N/A | |
| 6 | TRT\_REASON | | N/A | Set to Parametrical value | | N/A | | N/A | |
| 7 | OPERATION\_ID | | N/A | Operation ID | | N/A | | N/A | |
| **8** | **REFERENCE\_ID** | | **DE 47**  **Tag 901** | **Reference ID (GL). Set to SRN** | | **N/A** | | **N/A** | |
| 9 | CHANNEL | | N/A | Transaction channel. Set to ‘05’ | | N/A | | N/A | |
| **10** | **BRANCH\_SND** | | **DE 41** | **Transaction branch. Positions 4-6** | | **N/A** | | **N/A** | |
| **11** | **ATERM\_ID** | | **DE 41** | **Terminal ID. Positions 4-6** | | **N/A** | | **N/A** | |
| **12** | **WSID** | | **DE 41** | **Workstation Id. Positions 4-6** | | **N/A** | | **N/A** | |
| 13 | TRNUMB | | N/A | Transaction sequence number. Set to ‘001’ | | N/A | | N/A | |
| **14** | **USER\_ID** | | **DE 41** | **User ID. Positions 4-6** | | **N/A** | | **N/A** | |
| **15** | **AUTH\_USER** | | **DE 41** | **Authorized user ID. Positions 4-6** | | **N/A** | | **N/A** | |
| 16 | YPHRESIA | | N/A | Set to ‘90’ | | N/A | | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | **Data Type** | | **Length** | | |
| 1 | | RC | N/A | Response code | N/A | | N/A | | |
| 2 | | RESP | N/A | Response message | N/A | | N/A | | |

##### [FUNDCRE3] – Payment of credit card balance from deposit account / Loading of a prepaid card (connected to a debit card) from deposit account - Normal

###### Online (0100/0110)

|  | **Transaction’s ISO Message Data** | | |
| --- | --- | --- | --- |
| **Use Case ID** | |  | ***DC\_ATM\_050*** |
| **Channel** | |  | ATM |
| **ISO Message Type** | |  | 0100/0110 |
| **ISO Processing Code** | |  | 50 |

For the ISO Message please refer to ISO Specifications.xls “CH\_PAYMENT\_SP\_Funds\_Transf*\_0100” in Chapter 6 Appendices*

###### Service Logic

| **Algorithm** |
| --- |
| * **IF** *DE 03 = 50* and *DE 48 – tag 848* = ‘031’ (organization code) indicating that the transaction is a payment of a connected credit card or a loading of a connected prepaid card **THEN**: * Retrieves company information from CRDT.ORG\_PMNT\_PARM[Table] (by calling **SCDORP**) * Validate that the source and target accounts exist, are saving/current and allow debiting/crediting (by calling **SRVSMAS, SELORCN**) * Check for sespika (by calling **SRV44NP)** * **IF** the card bin starts with 442317 / 533824 / 516297 / 517179 or is SESPIKA **THEN** EXIT, transaction is not allowed * ~~For SESPIKA:~~   + ~~Retrieves Credit Card’s Product (by calling~~ **~~SCCCPN~~**~~)~~   + ~~For product~~ **~~001000144~~** ~~EXIT, transaction is not allowed~~   + **~~IF~~** ~~product is~~ **~~001000144~~**~~/~~**~~001000033~~**~~/~~**~~001000143~~**~~/~~**~~001000145~~**~~/~~**~~001000146 THEN~~**     - ~~Perform loading/unloading of connected prepaid card~~     - ~~For products~~ **~~001000144~~**~~/~~**~~001000033~~**~~/~~**~~001000143~~**~~/~~**~~001000145~~**~~/~~**~~001000146~~**~~, check limits (by calling~~ **~~SRVPCIP~~**~~)~~     - ~~For products~~ **~~001000144~~**~~/~~**~~001000033~~**~~/~~**~~001000143~~**~~/~~**~~001000145~~**~~/~~**~~001000146~~**~~, find customer’s SYDIPEL (by calling~~ **~~SRVIXAL~~**~~) and calculate the commission to be debited to customer’s account for Prepaid loading (by calling~~ **~~SRVCOM1~~**~~)~~     - ~~Debit prepaid card (by calling~~ **~~SRVCCRI~~**~~), and account (by calling~~ **~~SRVCDAC~~**~~)~~     - ~~For any other case credit account (by calling~~ **~~LPINAPP~~**~~)~~   + **~~ELSE CREDIT\_RTN~~**     - ~~Get institution account from KAMT.INST\_ACCT[Table] (by calling~~ **~~INSTSEL~~**~~)~~     - ~~Validates that the account exists and is not payed-off(by calling~~ **~~SRVSMAS~~**~~)~~     - ~~Transfers the amount from Customer’s input deposit account (source account) to intermediary account (target account) (by calling~~ **~~SRVPMNT~~**~~)~~     - ~~Credit card credit amount (by calling~~ **~~DBCRE~~**~~)~~ * For any other case: call FT\_PAYMENT\_CREDIT\_MIGRATED   + Retrieve operation ID (by calling **SCDGLP**)   + Calculate available balance according to all balances (by calling **SRVAVBA**)   + **If** available balance is not enough ((@SRVAVBA.ODATA.AVAILABLE\_BALANCE - L\_F\_SETL\_AMT) < 0) **then**: error   + Block amount in account (by calling **SRVCDE2**). For any non-zero response code:     - **If** product doesn’t allow debiting (@SRVCDES.RC = 74) **then** error     - **If** balance is not enough (@SRVCDES.RC = 67) **then** error     - **Otherwise** error * Calculate the account’s available balance (by calling **SRVCAVB**) |

###### Core Banking Services

INSTSEL

| **INSTSEL information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | INSTSEL | | | |  |
| **Service description** | | | | | Retrieves institution’s intermediary account | | | |  |
| **CICS System** | | | | | Common | | | |  |
|  | | | | |  | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| 1 | | INSTITUTION | | N/A | | Name of the institution. Set to the data retrieved from table ORG\_PMNT\_PARM | N/A | N/A | |
| 2 | | APPLICATION | | N/A | | Set to ‘ATM’ | N/A | N/A | |
| 3 | | EFFECTIVE\_DATE | | N/A | | Effective date after which the intermediary account is active. Set to the data retrieved from table ORG\_PMNT\_PARM | N/A | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| 1 | BRANCH | | N/A | | | Institution account’s branch | N/A | N/A | |
| 2 | ACCOUNT | | N/A | | | Institution account’s | N/A | N/A | |
| 3 | COM\_BRANCH | | N/A | | | Institution commission account’s branch | N/A | N/A | |
| 4 | COM\_ACCOUNT | | N/A | | | Institution commission branch | N/A | N/A | |
| 5 | RC | | N/A | | | Response code | N/A | N/A | |
| 6 | RESP | | N/A | | | Response message | N/A | N/A | |

SCDORP

| **SCDGLP information** | |
| --- | --- |
| **Service name** | SCRORP |
| **Service description** | Retrieves all the related to an organization information and parametrization |
| **CICS System** | Common |

| **Input Data** | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **A/A** | | **Name** | | **ISO Field** | **Description** | **Data Type** | **Length** |
| **1** | | **ORGN\_CODE** | | **DE 48 tag 848** | **The code of organization to be paid** | **N/A** | **N/A** |
| **Output Data** | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | **Description** | **Data Type** | **Length** |
| 1 | COMMISION\_CDE | | N/A | | Code for commission needed by SELEO1 to calculate commission | N/A | N/A |
| 2 | INSTITUTION | | N/A | | Institution name (used as input in INSTSEL) | N/A | N/A |
| 3 | EFFECTIVE\_DATE | | N/A | | Effective date after which the intermediary account is active (used as input in INSTSEL) | N/A | N/A |
| 4 | PAYMENT\_IND | | N/A | | Indication if the payment is completed through GIRO Payment or Bilateral 'G': GIRO 'B': Bilateral | N/A | N/A |
| 5 | DIF\_COM\_ACCOUNT\_IND | | N/A | | Indicator if the commission of the organization is different from the one of the amount | N/A | N/A |
| 6 | PRODUCT\_CDE | | N/A | | Product code, needed by SRV4343 | N/A | N/A |
| 7 | COMM\_IND | | N/A | | Indication if the commission should be calculated for the payment  ‘Y’: Commission should be calculated  ‘ ‘: Commission should not be calculated | N/A | N/A |

SRVCAVB

| **SELACCM information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SRVCAVB | | | | |  |
| **Service description** | | | | Retrieves the following account balances to calculate the available balance of the account and retrieves the indication if the account has overdraft facility | | | | |  |
| **CICS System** | | | | Common | | | | |  |
|  | | | |  | | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | SYSTEM | N/A | Account system. Set to ‘E’ (program 1,2) | | | N/A | | N/A | |
| **2** | **ACCOUNT** | **DE 102** | **Customer’s Deposit Account** | | | **N/A** | | **N/A** | |
| **3** | OPERATION\_ID | N/A | Operation ID | | | N/A | | N/A | |
| **4** | CHANNEL | N/A | Transaction channel. Set to ‘05’ | | | N/A | | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | BALANCE | N/A | Account’s available balance | | N/A | | N/A | | |
| 2 | RC | N/A | Response code | | N/A | | N/A | | |
| 3 | RESP | N/A | Response message | | N/A | | N/A | | |

SRVPMNT

| **SRVPMNT information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SRVPMNT | | | |  |
| **Service description** | | | | | Service to transfer an Amount from a Source to a Target account | | | |  |
| **CICS System** | | | | | DEPOSITS | | | |  |
|  | | | | |  | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| 1 | | SRCACCT.SYSTEM | | N/A | | Source account system. Set to ‘E’ (program 1,2) | N/A | N/A | |
| **2** | | **SRCACCT.ACCOUNT** | | **DE 102** | | **Customer’s account number.** | **N/A** | **N/A** | |
| 3 | | SRCACCT.REASON\_CODE | | N/A | | Set to 68 | N/A | N/A | |
| 4 | | SRCACCT.TRT\_REASON | | N/A | | Parametrical or Half parametrical. Set to table ORG\_PMNT\_PARM | N/A | N/A | |
| 5 | | TRGACCT.SYSTEM | | N/A | | Target account system. Set to ‘E’ (program 1,2) | N/A | N/A | |
| **6** | | **TRGACCT.ACCOUNT** | | **DE 103** | | **Target account for transfer** | **N/A** | **N/A** | |
| 7 | | TRGACCT.REASON\_CODE | | N/A | | Set to 64 | N/A | N/A | |
| **8** | | **TRGACCT.TRT\_REASON** | | **N/A** | | Parametrical or Half parametrical. Set to table ORG\_PMNT\_PARM | **N/A** | **N/A** | |
| **9** | | **TRANS\_AMOUNT** | | **DE 05** | | **Transaction amount** | **N/A** | **N/A** | |
| **10** | | **ATERM\_ID** | | **DE 41** | | **Card Acceptor Terminal Identification. Populated from positions 4-9** | **N/A** | **N/A** | |
| **11** | | **TRNNUMB** | | **DE 37** | | **Retrieval reference number. Populated from positions 1-4** | **N/A** | **N/A** | |
| **12** | | **D\_VALUE** | | **DE 13** | | **Transaction Date** | **N/A** | **N/A** | |
| **13** | | **BRANCH\_SND** | | **DE 41** | | **Transaction branch. Positions 4-6** | **N/A** | **N/A** | |
| **13** | | **REFERENCE\_ID** | | **DE 47**  **Tag 901** | | **Reference ID (GL). Set to SRN** | **N/A** | **N/A** | |
| 14 | | CHANNEL | | N/A | | Transaction channel. Set to ‘05’ | N/A | N/A | |
| 16 | | OPERATION\_ID | | N/A | | Operation ID | N/A | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| 1 | RC | | N/A | | | Response code | N/A | N/A | |
| 2 | RESP | | N/A | | | Response message | N/A | N/A | |

SRVCDA9

| **SRVCDAN information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SRVCDA9 | | | | |  |
| **Service description** | | | | Credit/Debit of deposit account and credit/debit 9999930 | | | | |  |
| **CICS System** | | | | DEPOSITS | | | | |  |
|  | | | |  | | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | **Data Type** | | **Length** | |
| 1 | SYSTEM | | N/A | Account system. Set to ‘E’ (program 1,2) | | N/A | | N/A | |
| 2 | ACCOUNT | | N/A | Set to ‘9999930’ | | N/A | | N/A | |
| **3** | **TRANS\_AMOUNT** | | **DE 05** | **Transaction amount** | | **N/A** | | **N/A** | |
| **4** | **D\_VALUE** | | **DE 13** | **Transaction Date** | | **N/A** | | **N/A** | |
| 5 | REASON\_CODE | | N/A | Set to 20 | | N/A | | N/A | |
| 6 | TRT\_REASON | | N/A | Set to Parametrical value | | N/A | | N/A | |
| 7 | OPERATION\_ID | | N/A | Operation ID | | N/A | | N/A | |
| **8** | **REFERENCE\_ID** | | **DE 47**  **Tag 901** | **Reference ID (GL). Set to SRN** | | **N/A** | | **N/A** | |
| 9 | CHANNEL | | N/A | Transaction channel. Set to ‘05’ | | N/A | | N/A | |
| **10** | **BRANCH\_SND** | | **DE 41** | **Transaction branch. Positions 4-6** | | **N/A** | | **N/A** | |
| **11** | **ATERM\_ID** | | **DE 41** | **Terminal ID. Positions 4-6** | | **N/A** | | **N/A** | |
| **12** | **WSID** | | **DE 41** | **Workstation Id. Positions 4-6** | | **N/A** | | **N/A** | |
| 13 | TRNUMB | | N/A | Transaction sequence number. Set to ‘001’ | | N/A | | N/A | |
| **14** | **USER\_ID** | | **DE 41** | **User ID. Positions 4-6** | | **N/A** | | **N/A** | |
| **15** | **AUTH\_USER** | | **DE 41** | **Authorized user ID. Positions 4-6** | | **N/A** | | **N/A** | |
| 16 | YPHRESIA | | N/A | Set to ‘90’ | | N/A | | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | **Data Type** | | **Length** | | |
| 1 | | RC | N/A | Response code | N/A | | N/A | | |
| 2 | | RESP | N/A | Response message | N/A | | N/A | | |

DEBCRE

| **DEBCRE information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | DEBCRE | | | | |  |
| **Service description** | | | | Credit/Debit a Credit Account with an amount | | | | |  |
| **CICS System** | | | |  | | | | |  |
|  | | | |  | | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | **Data Type** | | **Length** | |
| **1** | **CR\_CARD** | | **DE 103** | **Credit Card PAN** | | **N/A** | | **N/A** | |
| **2** | **REQUEST** | | N/A | Set to ‘CRCA’ | | **N/A** | | **N/A** | |
| **3** | **TRDATE** | | **DE 13** | **Transaction Date** | | **N/A** | | **N/A** | |
| **4** | **TRTIME** | | **DE 12** | **Transaction Time** | | **N/A** | | **N/A** | |
| **5** | **PO\_DATE** | | **DE 17** | **Posting Date** | | **N/A** | | **N/A** | |
| 6 | FORCE | | N/A | Set to ‘ ‘ if message type is 0100  Set to ‘F’ if message type is 0120 | | N/A | | N/A | |
| 7 | ACTION | | N/A | Set to ‘ ‘ | | N/A | | N/A | |
| 8 | ON\_US | | N/A | Set to ‘1’ | | N/A | | N/A | |
| **9** | **AMOUNT** | | **DE 05** | **Transaction amount. Calculated as:**  **(-) DE 05** | | **N/A** | | **N/A** | |
| 10 | REASON | | N/A | Set to ‘FROM’ | | N/A | | N/A | |
| 11 | REASON\_TEXT | | N/A | Set to ‘ATM’ || Deposit account | | N/A | | N/A | |
| 12 | AUTH\_ID | | N/A | Set to ‘ ‘ | | N/A | | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | **Data Type** | | **Length** | | |
| 1 | | RC | N/A | Response code | N/A | | N/A | | |
| 2 | | RESP | N/A | Response message | N/A | | N/A | | |

SRVIXAL

| **SRVIXAL Information** | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | SRVIXAL | | | | |
| **Service description** | | | Retrieves the customer of an account (card) | | | | |
| **CICS System** | | | SY.DI.PEL | | | | |
|  | |  |  | | | | |
| **Input Data** | | | | | | | |
| **A/A** | **Name** | | | **ISO Field** | **Description** | **Data Type** | **Length** |
| 1 | C\_ACC | | | N/A | Credit Card Pan to be paid. Set to SCCCPN.CARD | N/A | N/A |
| 2 | I\_ENTP\_K | | | N/A | Set to ‘1’ | N/A | N/A |
| 3 | I\_CLSF\_IT\_ACC\_K | | | N/A | Set to KCPSEL.I\_CLSF\_IT\_ACC\_K | N/A | N/A |
| 4 | I\_CLSF\_ACC\_X\_TP\_K | | | N/A | Set to ‘15000001’ | N/A | N/A |
| 5 | I\_ACC\_X\_TP\_ORDER | | | N/A | Set to ‘1’ | N/A | N/A |
| **Output Data** | | | | | | | |
| **A/A** | **Name** | | | **ISO Field** | **Description** | **Data Type** | **Length** |
| 1 | IPXACC.I\_IP | | | N/A | Customer’s SYDIPEL | N/A | N/A |
| 2 | C\_IP\_TP | | | N/A | Type of cardholder – Legal Entity (either ‘ΝΠ’ or ‘ΦΠ’) | N/A | N/A |
| 3 | RC | | | N/A | Response code | N/A | N/A |
| 4 | RESP | | | N/A | Response message | N/A | N/A |

SRVCOMM

| **SRVCOMM Information** | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | SRVCOMM | | | | |
| **Service description** | | | Calculates the commission to be debited to customer’s account for Prepaid loading | | | | |
| **CICS System** | | |  | | | | |
|  | |  |  | | | | |
| **Input Data** | | | | | | | |
| **A/A** | **Name** | | | **ISO Field** | **Description** | **Data Type** | **Length** |
| 1 | CARD | | | N/A | Credit Card Pan to be paid. Set to SCCCPN.CARD | N/A | N/A |
| **2** | **TRDATE** | | | **DE 13** | **Transaction Date** | **N/A** | **N/A** |
| **3** | **TRTIME** | | | **DE 12** | **Transaction Time** | **N/A** | **N/A** |
| **4** | **ATERM\_ID** | | | **DE 41** | **Terminal ID. Positions 4-9** | **N/A** | **N/A** |
| 5 | PRODUCT | | | N/A | Credit Card Product. Set to SCCCPN.PRODUCT | N/A | N/A |
| 6 | IPXACC.I\_IP | | | N/A | Customer’s SYDIPEL ID. Set to SRVIXAL.I\_IP | N/A | N/A |
| 7 | ACCOUNT | | | N/A | Set to ‘’ | N/A | N/A |
| 8 | PROD\_CODE | | | N/A | Set to ‘0000000046’ | N/A | N/A |
| 9 | CHANNEL | | | N/A | Set to ‘ATM’ | N/A | N/A |
| 10 | TRANID | | | N/A | Set to ‘LOAD’ | N/A | N/A |
| **11** | **AMOUNT** | | | **DE 05** | **Transaction amount. Set to absolute value** | **N/A** | **N/A** |
| 12 | USER\_TYPE | | | N/A | Set to SRVIXAL.C\_IP\_TP | N/A | N/A |
| **Output Data** | | | | | | | |
| **A/A** | **Name** | | | **ISO Field** | **Description** | **Data Type** | **Length** |
| **1** | **COMMISSION** | | | **DE 112 tag F0.C4** | **Transaction Commission** | **N/A** | **N/A** |
| 3 | RC | | | N/A | Response code | N/A | N/A |
| 4 | RESP | | | N/A | Response message | N/A | N/A |

SELORCN

| **SELORCN information** | | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SELORCN | | | | |  |
| **Service description** | | | | | Validate that the account allows debiting | | | | |  |
| **CICS System** | | | | | DEPOSITS | | | | |  |
|  | | | | |  | | | | |  |
| **Input Data** | | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | CHANNEL | | N/A | Transaction channel. Set to ‘05’ | | | N/A | | N/A | |
| 2 | PRODUCT\_CODE | | N/A | Credit Account’s product code. **Set to SRVSMAS.PRODUCT\_CODE** | | | N/A | | N/A | |
| 3 | OPERATION\_ID | | N/A | Operation ID | | | N/A | | N/A | |
| 4 | FUNCTION | | N/A | Function. Set to ‘DEB’: Debit, ‘CRE’: Credit | | | N/A | | N/A | |
| **Output Data** | | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | | IS\_ALLOWED | N/A | Indication if the debit of the account is allowed | | N/A | | N/A | | |
| 2 | | RC | N/A | Response code | | N/A | | N/A | | |
| 3 | | RESP | N/A | Response message | | N/A | | N/A | | |

SRVCDAC

| **SRVCDAC information** | | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SRVCDAC | | | | |  |
| **Service description** | | | | | Credits/Debits an account | | | | |  |
| **CICS System** | | | | | DEPOSITS | | | | |  |
|  | | | | |  | | | | |  |
| **Input Data** | | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | SYSTEM | | N/A | Account system. Set to ‘E’ (program 1,2) | | | N/A | | N/A | |
| **2** | **ACCOUNT** | | **DE 102** | **Customer’s Deposit Account** | | | **N/A** | | **N/A** | |
| **3** | **TRANS\_AMOUNT** | | **DE 05** | **Transaction amount** | | | **N/A** | | **N/A** | |
| **4** | **D\_VALUE** | | **DE 13** | **Transaction Date** | | | **N/A** | | **N/A** | |
| **5** | **BRANCH\_SND** | | **DE 41** | **Transaction branch. Positions 4-6** | | | **N/A** | | **N/A** | |
| 6 | OPERATION\_ID | | N/A | Operation ID | | | N/A | | N/A | |
| **7** | **REFERENCE\_ID** | | **DE 47**  **Tag 901** | **Reference ID (GL). Set to SRN** | | | **N/A** | | **N/A** | |
| 8 | CHANNEL | | N/A | Transaction channel. Set to ‘05’ | | | N/A | | N/A | |
| **Output Data** | | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | | RC | N/A | Response code | | N/A | | N/A | | |
| 2 | | RESP | N/A | Response message | | N/A | | N/A | | |

SRVCDA9

| **SRVCDAN information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SRVCDA9 | | | | |  |
| **Service description** | | | | Credit/Debit of deposit account and credit/debit 9999930 | | | | |  |
| **CICS System** | | | | DEPOSITS | | | | |  |
|  | | | |  | | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | **Data Type** | | **Length** | |
| 1 | SYSTEM | | N/A | Account system. Set to ‘E’ (program 1,2) | | N/A | | N/A | |
| 2 | ACCOUNT | | N/A | Set to ‘9999930’ | | N/A | | N/A | |
| **3** | **TRANS\_AMOUNT** | | **DE 05** | **Transaction amount** | | **N/A** | | **N/A** | |
| **4** | **D\_VALUE** | | **DE 13** | **Transaction Date** | | **N/A** | | **N/A** | |
| 5 | REASON\_CODE | | N/A | Set to 20 | | N/A | | N/A | |
| 6 | TRT\_REASON | | N/A | Set to Parametrical value | | N/A | | N/A | |
| 7 | OPERATION\_ID | | N/A | Operation ID | | N/A | | N/A | |
| **8** | **REFERENCE\_ID** | | **DE 47**  **Tag 901** | **Reference ID (GL). Set to SRN** | | **N/A** | | **N/A** | |
| 9 | CHANNEL | | N/A | Transaction channel. Set to ‘05’ | | N/A | | N/A | |
| **10** | **BRANCH\_SND** | | **DE 41** | **Transaction branch. Positions 4-6** | | **N/A** | | **N/A** | |
| **11** | **ATERM\_ID** | | **DE 41** | **Terminal ID. Positions 4-6** | | **N/A** | | **N/A** | |
| **12** | **WSID** | | **DE 41** | **Workstation Id. Positions 4-6** | | **N/A** | | **N/A** | |
| 13 | TRNUMB | | N/A | Transaction sequence number. Set to ‘001’ | | N/A | | N/A | |
| **14** | **USER\_ID** | | **DE 41** | **User ID. Positions 4-6** | | **N/A** | | **N/A** | |
| **15** | **AUTH\_USER** | | **DE 41** | **Authorized user ID. Positions 4-6** | | **N/A** | | **N/A** | |
| 16 | YPHRESIA | | N/A | Set to ‘90’ | | N/A | | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | **Data Type** | | **Length** | | |
| 1 | | RC | N/A | Response code | N/A | | N/A | | |
| 2 | | RESP | N/A | Response message | N/A | | N/A | | |

SRVSMAS

| **SRVSMAS information** | | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SRVSMAS | | | | |  |
| **Service description** | | | | | Retrieves Account Data | | | | |  |
| **CICS System** | | | | | DEPOSITS | | | | |  |
|  | | | | |  | | | | |  |
| **Input Data** | | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | SYSTEM | | N/A | Account system. Set to ‘E’ (program 1,2) | | | N/A | | N/A | |
| **2** | **ACCOUNT** | | **DE 102** | **Customer’s Deposit Account** | | | **N/A** | | **N/A** | |
| **Output Data** | | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | | POOL\_ACCOUNT\_SYST | N/A | System which holds the connected customer’s account | | N/A | | N/A | | |
| 2 | | PRODUCT\_CODE | N/A | Customer’s account | | N/A | | N/A | | |
| 2 | | RC | N/A | Response code | | N/A | | N/A | | |
| 3 | | RESP | N/A | Response message | | N/A | | N/A | | |

SELORCN

| **SELORCN information** | | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SELORCN | | | | |  |
| **Service description** | | | | | Validate that the account allows debiting | | | | |  |
| **CICS System** | | | | | DEPOSITS | | | | |  |
|  | | | | |  | | | | |  |
| **Input Data** | | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | CHANNEL | | N/A | Transaction channel. Set to ‘05’ | | | N/A | | N/A | |
| **2** | **PRODUCT\_CODE** | | **DE 102** | **Customer’s Deposit Account** | | | **N/A** | | **N/A** | |
| 3 | OPERATION\_ID | | N/A | Operation ID | | | N/A | | N/A | |
| 4 | FUNCTION | | N/A | Set to ‘DEB’ if Debit or ‘CRE’ if credit | | | N/A | | N/A | |
| **Output Data** | | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | | IS\_ALLOWED | N/A | Indication if the debit of the account is allowed | | N/A | | N/A | | |
| 2 | | RC | N/A | Response code | | N/A | | N/A | | |
| 3 | | RESP | N/A | Response message | | N/A | | N/A | | |

SRVCCRI

| **SRVCCRI Information** | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | SRVCCRI | | | | |
| **Service description** | | | Performs the loading of Prepaid Credit Card through ATM channel | | | | |
| **CICS System** | | |  | | | | |
|  | |  |  | | | | |
| **Input Data** | | | | | | | |
| **A/A** | **Name** | | | **ISO Field** | **Description** | **Data Type** | **Length** |
| **1** | **BRANCH** | | | **DE 41** | **Branch number. Positions 4-6** | **N/A** | **N/A** |
| **2** | **TRNUMB** | | | **DE 37** | **Transaction number. Positions 1-4** | **N/A** | **N/A** |
| **3** | **WSID** | | | **DE 41** | **Positions 4-9** | **N/A** | **N/A** |
| **4** | **USER\_ID** | | | **DE 41** | **Positions 4-9** | **N/A** | **N/A** |
| **5** | **AUTH\_USER** | | | **DE 41** | **Positions 4-9** | **N/A** | **N/A** |
| **6** | **TRDATE** | | | **DE 13** | **Transaction Date** | **N/A** | **N/A** |
| **7** | **TRTIME** | | | **DE 12** | **Transaction Time** | **N/A** | **N/A** |
| **8** | **ATERM\_ID** | | | **DE 41** | **Positions 4-9** | **N/A** | **N/A** |
| 9 | CHANNEL | | | N/A | Transaction channel. Set to ‘ATM’ | N/A | N/A |
| 10 | CARD | | | N/A | Card PAN. Set to SCCCPN.CARD | N/A | N/A |
| **11** | **AMOUNT** | | | **DE 05** | **Loading amount. Calculated as:**  **-Transaction amount – commission amount (SRVCOMM.COMMISSION)** | **N/A** | **N/A** |
| **12** | **COMMISSION** | | | **DE 112 tag F0.C4** | **Loading commission. Set to SRVCOMM.COMMISSION** | **N/A** | **N/A** |
| 13 | TRAN\_TYPE | | | N/A | Set to ‘2’ | N/A | N/A |
| **14** | **TRAN\_ACCT** | | | **DE 102** | **Customer’s Deposit Account** | **N/A** | **N/A** |
| 15 | BATCH\_G | | | N/A | Set to ‘776’ | N/A | N/A |
| 16 | ACTION | | | N/A | Set to ‘ ‘ | N/A | N/A |
| 17 | TRAN\_KEY | | | N/A | Set to ‘ ‘ | N/A | N/A |
| 18 | REASON | | | N/A | Set to ‘LOAD’ | N/A | N/A |
| 19 | REASON\_TEXT | | | N/A | Set to ‘ΦΟΡΤΙΣΗ ΑΤΜ’ | N/A | N/A |
| **20** | **REFNO** | | | **DE 12**  **DE 41**  **DE 37** | **Set to ‘56402002’ || DE 41 (pos 1-4) || DE 37 (pos 1-4) || DE 12** | **N/A** | **N/A** |
| **Output Data** | | | | | | | |
| **A/A** | **Name** | | | **ISO Field** | **Description** | **Data Type** | **Length** |
| 1 | RC | | | N/A | Response code | N/A | N/A |
| 2 | RESP | | | N/A | Response message | N/A | N/A |

LPINAPP

| **LPINAPP Information** | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | LPINAPP | | | | |
| **Service description** | | | Creates accounting entry | | | | |
| **CICS System** | | |  | | | | |
|  | |  |  | | | | |
| **Input Data** | | | | | | | |
| **A/A** | **Name** | | | **ISO Field** | **Description** | **Data Type** | **Length** |
| **1** | **BRANCH** | | | **DE 41** | **Branch number. Positions 4-6** | **N/A** | **N/A** |
| **2** | **ATERM\_ID** | | | **DE 41** | **Terminal ID** | **N/A** | **N/A** |
| **3** | **TRDATE** | | | **DE 13** | **Transaction Date** | **N/A** | **N/A** |
| **4** | **TRTIME** | | | **DE 12** | **Transaction Time** | **N/A** | **N/A** |
| 5 | TSTATUS | | | N/A | Set to ‘OL’ | N/A | N/A |
| **9** | **BRANCH\_LOG** | | | **DE 41** | * **IF** Debit the amount to GL:   Branch number. Positions 4-6   * **IF** Credit the commission to GL**:**   Set to ‘704’ | **N/A** | **N/A** |
| 10 | TCALLING\_PGM | | | N/A | Set to ‘CRCA’ | N/A | N/A |
| **11** | **TDATE\_EGGR** | | | **DE 13** | **Transaction Date** | **N/A** | **N/A** |
| 12 | TEISP\_PLH | | | N/A | * **IF** Debit the amount to GL:   Set to ‘2’   * **IF** Credit the commission to GL:   Set to ‘1’ | N/A | N/A |
| **13** | **TAMOUNT** | | | **DE 05** | * **IF** Debit the amount to GL:   Loading amount. Calculated as:  *Transaction amount + commission amount (SRVCOMM.COMMISSION)*   * **IF** Credit the commission to GL:   Commission amount. Calculated as:  ABS(commission) | **N/A** | **N/A** |
| 14 | TGEN | | | N/A | * **IF** Debit the amount to GL:   Set to 399   * **IF** Credit the commission to GL:   Set to 490 | N/A | N/A |
| 15 | TEIDIK | | | N/A | * **IF** Debit the amount to GL:   Set to 0733997   * **IF** Credit the commission to GL:   Set to 8882297 | N/A | N/A |
| 16 | TLOG\_EGGR | | | N/A | Set to 0 | N/A | N/A |
| 17 | TKWD | | | N/A | Set to ‘ ‘ | N/A | N/A |
| 18 | TETERO | | | N/A | Set to 0 | N/A | N/A |
| 19 | TVALEUR | | | N/A | Set to ‘ ‘ | N/A | N/A |
| 20 | TARPEL | | | N/A | Set to 0 | N/A | N/A |
| 21 | TAITIOL | | | N/A | Set to ‘ΛΟΓ/ΣΜΟΣ CRCA’ | N/A | N/A |
| 22 | TBATCH\_G | | | N/A | Set to ‘776’ | N/A | N/A |
| **Output Data** | | | | | | | |
| **A/A** | **Name** | | | **ISO Field** | **Description** | **Data Type** | **Length** |
| 1 | RC | | | N/A | Response code | N/A | N/A |
| 2 | RESP | | | N/A | Response message | N/A | N/A |

SRVLOGI

| **SRVLOGI information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SRVLOGI | | | | |  |
| **Service description** | | | | Credit/Debit of deposit of GL Account | | | | |  |
| **Core Banking System** | | | | DEPOSITS | | | | |  |
|  | | | |  | | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | **Data Type** | | **Length** | |
| 1 | SYSTEM | | N/A | Account system. Set to ‘E’ (program 1,2) | | N/A | | N/A | |
| **2** | **TRANS\_AMOUNT** | | **DE 05** | **Either loading amount + fee or fee** | | **N/A** | | **N/A** | |
| **3** | **D\_VALUE** | | **DE 13** | **Transaction Date** | | **N/A** | | **N/A** | |
| 4 | I\_IP | | N/A | Set to SRVIXAL.IPXACC.I\_IP | | N/A | | N/A | |
| 5 | OPERATION\_ID | | N/A | 27103: Loading amount +fee  27104: fee | | N/A | | N/A | |
| **6** | **REFERENCE\_ID** | | **DE 47**  **Tag 901** | **Reference ID (GL). Set to SRN** | | **N/A** | | **N/A** | |
| 7 | CHANNEL | | N/A | Transaction channel. Set to ‘05’ | | N/A | | N/A | |
| **8** | **BRANCH\_SND** | | **DE 41** | **Transaction branch. Positions 4-6** | | **N/A** | | **N/A** | |
| **9** | **ATERM\_ID** | | **DE 41** | **Terminal ID. Positions 4-6** | | **N/A** | | **N/A** | |
| **Output Data** | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | **Data Type** | | **Length** | | |
| 1 | | RC | N/A | Response code | N/A | | N/A | | |
| 2 | | RESP | N/A | Response message | N/A | | N/A | | |

##### [FUNDCRE3] – Payment of credit card balance from deposit account / Loading of a prepaid card (connected to a debit card) from deposit account - Reversal

###### Reversal (0420/0430)

|  | **Transaction’s ISO Message Data** | | |
| --- | --- | --- | --- |
| **Use Case ID** | |  | ***DC\_ATM\_050*** |
| **Channel** | |  | ATM |
| **ISO Message Type** | |  | 0420/0420 |
| **ISO Processing Code** | |  | 50 |

For the ISO Message please refer to ISO Specifications.xls “CH\_PAYMENT\_SP\_Funds*\_Transf\_0420” in Chapter 6 Appendices*

###### Service Logic

| **Algorithm** |
| --- |
| * **IF** *DE 03 = 50* and *DE 48 – tag 848* = ‘31’ (organization code) indicating that the transaction is a payment of a connected credit card or a loading of a connected prepaid card **THEN**:   + Retrieves company information from CRDT.ORG\_PMNT\_PARM[Table] (by calling **SCDORP**)   + Check for sespika (by calling **SRV44NP)**   + **IF** the card pin starts with 442317 / 533824 / 516297 / 517179 or is SESPIKA **THEN** EXIT, transaction is not allowed   + ~~For SESPIKA:~~     - ~~Retrieves Credit Card’s Product (by calling~~ **~~SCCCPN~~**~~)~~     - ~~For product~~ **~~001000144~~** ~~EXIT, transaction is not allowed~~     - **~~IF~~** ~~product is~~ **~~001000144~~**~~/~~**~~001000033~~**~~/~~**~~001000143~~**~~/~~**~~001000145~~**~~/~~**~~001000146 THEN~~**       * ~~Perform loading/unloading of connected prepaid card~~       * ~~For products~~ **~~001000144~~**~~/~~**~~001000033~~**~~/~~**~~001000143~~**~~/~~**~~001000145~~**~~/~~**~~001000146~~**~~, check limits (by calling~~ **~~SRVPCIP~~**~~)~~       * ~~For products~~ **~~001000144~~**~~/~~**~~001000033~~**~~/~~**~~001000143~~**~~/~~**~~001000145~~**~~/~~**~~001000146~~**~~, find customer’s SYDIPEL (by calling~~ **~~SRVIXAL~~**~~) and calculate the commission to be debited to customer’s account for Prepaid loading (by calling~~ **~~SRVCOM1~~**~~)~~       * ~~Debit prepaid card (by calling~~ **~~SRVCCRI~~**~~), and account (by calling~~ **~~SRVCDAC~~**~~)~~       * ~~For any other case credit account (by calling~~ **~~LPINAPP~~**~~)~~     - **~~ELSE CREDIT\_RTN~~**       * ~~Get institution account from KAMT.INST\_ACCT[Table] (by calling~~ **~~INSTSEL~~**~~)~~       * ~~Validates that the account exists and is not payed-off(by calling~~ **~~SRVSMAS~~**~~)~~       * ~~Transfers the amount from Customer’s input deposit account (source account) to intermediary account (target account) (by calling~~ **~~SRVPMNT~~**~~)~~       * ~~Credit card credit amount (by calling~~ **~~DBCRE~~**~~)~~   + For any other case: call FT\_PAYMENT\_CREDIT\_MIGRATED     - Retrieve operation ID (by calling **SCDGLP**)     - Calculate available balance according to all balances (by calling **SRVAVBA**)     - **If** available balance is not enough ((@SRVAVBA.ODATA.AVAILABLE\_BALANCE - L\_F\_SETL\_AMT) < 0) **then**: error     - Block amount in account (by calling **SRVCDE2**). For any non-zero response code:       * **If** product doesn’t allow debiting (@SRVCDES.RC = 74) **then** error       * **If** balance is not enough (@SRVCDES.RC = 67) **then** error       * **Otherwise** error   + Calculate the account’s available balance (by calling **SRVCAVB**) |

###### Core Banking Services

INSTSEL

| **INSTSEL information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | INSTSEL | | | |  |
| **Service description** | | | | | Retrieves institution’s intermediary account | | | |  |
| **CICS System** | | | | | Common | | | |  |
|  | | | | |  | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| 1 | | INSTITUTION | | N/A | | Name of the institution. Set to the data retrieved from table ORG\_PMNT\_PARM | N/A | N/A | |
| 2 | | APPLICATION | | N/A | | Set to ‘ATM’ | N/A | N/A | |
| 3 | | EFFECTIVE\_DATE | | N/A | | Effective date after which the intermediary account is active. Set to the data retrieved from table ORG\_PMNT\_PARM | N/A | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| 1 | BRANCH | | N/A | | | Institution account’s branch | N/A | N/A | |
| 2 | ACCOUNT | | N/A | | | Institution account’s | N/A | N/A | |
| 3 | COM\_BRANCH | | N/A | | | Institution commission account’s branch | N/A | N/A | |
| 4 | COM\_ACCOUNT | | N/A | | | Institution commission branch | N/A | N/A | |
| 5 | RC | | N/A | | | Response code | N/A | N/A | |
| 6 | RESP | | N/A | | | Response message | N/A | N/A | |

SRVPMNT

| **SRVPMNT information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SRVPMNT | | | |  |
| **Service description** | | | | | Service to transfer an Amount from a Source to a Target account | | | |  |
| **CICS System** | | | | | DEPOSITS | | | |  |
|  | | | | |  | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| 1 | | SRCACCT.SYSTEM | | N/A | | Source account system. Set to ‘E’ (program 1,2) | N/A | N/A | |
| **2** | | **SRCACCT.ACCOUNT** | | **DE 102** | | **Customer’s account number.** | **N/A** | **N/A** | |
| 3 | | SRCACCT.REASON\_CODE | | N/A | | Set to 64 | N/A | N/A | |
| 4 | | SRCACCT.TRT\_REASON | | N/A | | Parametrical or Half parametrical. Set to table ORG\_PMNT\_PARM | N/A | N/A | |
| 5 | | TRGACCT.SYSTEM | | N/A | | Target account system. Set to ‘E’ (program 1,2) | N/A | N/A | |
| **6** | | **TRGACCT.ACCOUNT** | | **DE 103** | | **Target account for transfer** | **N/A** | **N/A** | |
| 7 | | TRGACCT.REASON\_CODE | | N/A | | Set to 68 | N/A | N/A | |
| **8** | | **TRGACCT.TRT\_REASON** | | **N/A** | | Parametrical or Half parametrical. Set to table ORG\_PMNT\_PARM | **N/A** | **N/A** | |
| **9** | | **TRANS\_AMOUNT** | | **DE 05** | | **Transaction amount** | **N/A** | **N/A** | |
| **10** | | **ATERM\_ID** | | **DE 41** | | **Card Acceptor Terminal Identification. Populated from positions 4-9** | **N/A** | **N/A** | |
| **11** | | **TRNNUMB** | | **DE 37** | | **Retrieval reference number. Populated from positions 1-4** | **N/A** | **N/A** | |
| **12** | | **D\_VALUE** | | **DE 13** | | **Transaction Date** | **N/A** | **N/A** | |
| **13** | | **BRANCH\_SND** | | **DE 41** | | **Transaction branch. Positions 4-6** | **N/A** | **N/A** | |
| **13** | | **REFERENCE\_ID** | | **DE 47**  **Tag 901** | | **Reference ID (GL). Set to SRN** | **N/A** | **N/A** | |
| 14 | | CHANNEL | | N/A | | Transaction channel. Set to ‘05’ | N/A | N/A | |
| 16 | | OPERATION\_ID | | N/A | | Operation ID | N/A | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| 1 | RC | | N/A | | | Response code | N/A | N/A | |
| 2 | RESP | | N/A | | | Response message | N/A | N/A | |

DEBCRE

| **DEBCRE information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | DEBCRE | | | | |  |
| **Service description** | | | | Credit/Debit a Credit Account with an amount | | | | |  |
| **CICS System** | | | |  | | | | |  |
|  | | | |  | | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | **Data Type** | | **Length** | |
| **1** | **CR\_CARD** | | **DE 103** | **Credit Card PAN** | | **N/A** | | **N/A** | |
| **2** | **REQUEST** | | N/A | Set to ‘CRCA’ | | **N/A** | | **N/A** | |
| **3** | **TRDATE** | | **DE 13** | **Transaction Date** | | **N/A** | | **N/A** | |
| **4** | **TRTIME** | | **DE 12** | **Transaction Time** | | **N/A** | | **N/A** | |
| **5** | **PO\_DATE** | | **DE 17** | **Posting Date** | | **N/A** | | **N/A** | |
| 6 | FORCE | | N/A | Set to ‘F‘ | | N/A | | N/A | |
| 7 | ACTION | | N/A | Set to ‘R‘ | | N/A | | N/A | |
| 8 | ON\_US | | N/A | Set to ‘1’ | | N/A | | N/A | |
| **9** | **AMOUNT** | | **DE 05** | **Transaction amount** | | **N/A** | | **N/A** | |
| 10 | REASON | | N/A | Set to ‘FROM’ | | N/A | | N/A | |
| 11 | REASON\_TEXT | | N/A | Set to ‘ATM’ || Deposit account | | N/A | | N/A | |
| 12 | AUTH\_ID | | N/A | Set to ‘ ‘ | | N/A | | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | **Data Type** | | **Length** | | |
| 1 | | RC | N/A | Response code | N/A | | N/A | | |
| 2 | | RESP | N/A | Response message | N/A | | N/A | | |

SCCCPN

| **SCCCPN information** | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SCCCPN | | |  |
| **Service description** | | | | | Retrieves Credit Card’s Product | | |  |
| **CICS System** | | | | | SESPIKA | | |  |
|  | | | | |  | | |  |
| **Input Data** | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | **Description** | **Data Type** | **Length** | |
| **1** | | **CARD** | | **DE 103** | **Credit Card account to be paid** | **N/A** | **N/A** | |
| **Output Data** | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | **Description** | **Data Type** | **Length** | |
| 1 | PRODUCT | | N/A | | Credit Card product type | N/A | N/A | |
| 2 | RC | | N/A | | Response code | N/A | N/A | |
| 3 | RESP | | N/A | | Response message | N/A | N/A | |

KCPSEL

| **KCPSEL information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | KCPSEL | | | |  |
| **Service description** | | | | | Retrieves Credit Card’s Product | | | |  |
| **CICS System** | | | | | SESPIKA | | | |  |
|  | | | | |  | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| 1 | | PRODUCT | | N/A | | Credit Card product type. Set to SCCCPN.PRODUCT | N/A | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| 1 | PUBLIC\_ISSUE | | N/A | | | Public issue is indicator for the input product | N/A | N/A | |
| 2 | CARD\_TYPE | | N/A | | | Card type – Prepaid card, Virtual card, etc | N/A | N/A | |
| 3 | I\_CLSF\_IT\_ACC\_K | | N/A | | | Credit account classification | N/A | N/A | |
| 4 | RC | | N/A | | | Response code | N/A | N/A | |
| 4 | RESP | | N/A | | | Response message | N/A | N/A | |

SRVIXAL

| **SRVIXAL Information** | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | SRVIXAL | | | | |
| **Service description** | | | Retrieves the customer of an account (card) | | | | |
| **CICS System** | | | SY.DI.PEL | | | | |
|  | |  |  | | | | |
| **Input Data** | | | | | | | |
| **A/A** | **Name** | | | **ISO Field** | **Description** | **Data Type** | **Length** |
| 1 | C\_ACC | | | N/A | Credit Card Pan to be paid. Set to SCCCPN.CARD | N/A | N/A |
| 2 | I\_ENTP\_K | | | N/A | Set to ‘1’ | N/A | N/A |
| 3 | I\_CLSF\_IT\_ACC\_K | | | N/A | Set to KCPSEL.I\_CLSF\_IT\_ACC\_K | N/A | N/A |
| 4 | I\_CLSF\_ACC\_X\_TP\_K | | | N/A | Set to ‘15000001’ | N/A | N/A |
| 5 | I\_ACC\_X\_TP\_ORDER | | | N/A | Set to ‘1’ | N/A | N/A |
| **Output Data** | | | | | | | |
| **A/A** | **Name** | | | **ISO Field** | **Description** | **Data Type** | **Length** |
| 1 | IPXACC.I\_IP | | | N/A | Customer’s SYDIPEL | N/A | N/A |
| 2 | C\_IP\_TP | | | N/A | Type of cardholder – Legal Entity (either ‘ΝΠ’ or ‘ΦΠ’) | N/A | N/A |
| 3 | RC | | | N/A | Response code | N/A | N/A |
| 4 | RESP | | | N/A | Response message | N/A | N/A |

SRVCDA1

| **SRVCDA1 information** | | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SRVCDA1 | | | | |  |
| **Service description** | | | | | Credits/Debits an account without checking the available balance | | | | |  |
| **CICS System** | | | | | DEPOSITS | | | | |  |
|  | | | | |  | | | | |  |
| **Input Data** | | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | SYSTEM | | N/A | Account system. Set to ‘E’ (program 1,2) | | | N/A | | N/A | |
| **2** | **ACCOUNT** | | **DE 102** | **Customer’s Deposit Account** | | | **N/A** | | **N/A** | |
| **3** | **TRANS\_AMOUNT** | | **DE 05** | **Transaction amount** | | | **N/A** | | **N/A** | |
| **4** | **D\_VALUE** | | **DE 13** | **Transaction Date** | | | **N/A** | | **N/A** | |
| **5** | **BRANCH\_SND** | | **DE 41** | **Transaction branch. Positions 4-6** | | | **N/A** | | **N/A** | |
| 6 | OPERATION\_ID | | N/A | Operation ID | | | N/A | | N/A | |
| **7** | **REFERENCE\_ID** | | **DE 47**  **Tag 901** | **Reference ID (GL). Set to SRN** | | | **N/A** | | **N/A** | |
| 8 | CHANNEL | | N/A | Transaction channel. Set to ‘05’ | | | N/A | | N/A | |
| **Output Data** | | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | | RC | N/A | Response code | | N/A | | N/A | | |
| 2 | | RESP | N/A | Response message | | N/A | | N/A | | |

SELORCN

| **SELORCN information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SELORCN | | | | |  |
| **Service description** | | | | Validate that the account allows debiting | | | | |  |
| **CICS System** | | | | DEPOSITS | | | | |  |
|  | | | |  | | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | **Data Type** | | **Length** | |
| 1 | CHANNEL | | N/A | Transaction channel. Set to ‘05’ | | N/A | | N/A | |
| 2 | PRODUCT\_CODE | | N/A | Credit Account’s product code. Set to SRVSMAS.PRODUCT\_CODE | | N/A | | N/A | |
| 3 | OPERATION\_ID | | N/A | Operation ID | | N/A | | N/A | |
| 4 | FUNCTION | | N/A | Function. Set to ‘DEB’: Debit, ‘CRE’: Credit | | N/A | | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | **Data Type** | | **Length** | | |
| 1 | | IS\_ALLOWED | N/A | Indication if the debit of the account is allowed | N/A | | N/A | | |
| 2 | | RC | N/A | Response code | N/A | | N/A | | |
| 3 | | RESP | N/A | Response message | N/A | | N/A | | |

SRVSMAS

| **SRVSMAS information** | | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SRVSMAS | | | | |  |
| **Service description** | | | | | Retrieves Account Data | | | | |  |
| **CICS System** | | | | | DEPOSITS | | | | |  |
|  | | | | |  | | | | |  |
| **Input Data** | | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | SYSTEM | | N/A | Account system. Set to ‘E’ (program 1,2) | | | N/A | | N/A | |
| **2** | **ACCOUNT** | | **DE 102** | **Customer’s Deposit Account** | | | **N/A** | | **N/A** | |
| **Output Data** | | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | | POOL\_ACCOUNT\_SYST | N/A | System which holds the connected customer’s account | | N/A | | N/A | | |
| 2 | | PRODUCT\_CODE | N/A | Customer’s account | | N/A | | N/A | | |
| 2 | | RC | N/A | Response code | | N/A | | N/A | | |
| 3 | | RESP | N/A | Response message | | N/A | | N/A | | |

KCTSEL1

| **KCTSEL1 Information** | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | KCTSEL1 | | | | |
| **Service description** | | | Retrieves Transaction key and commission of the original prepaid loading | | | | |
| **CICS System** | | | SESPIKA | | | | |
|  | |  |  | | | | |
| **Input Data** | | | | | | | |
| **A/A** | **Name** | | | **ISO Field** | **Description** | **Data Type** | **Length** |
| 1 | INSTITUTION | | | N/A | Set to ‘LDP24423’ | N/A | N/A |
| **2** | **REFNO** | | | **N/A** | **Set to ‘56402002’ || DE 41 (pos 1-4) || DE 37 (pos 1-4) || DE 12** | **N/A** | **N/A** |
| **Output Data** | | | | | | | |
| **A/A** | **Name** | | | **ISO Field** | **Description** | **Data Type** | **Length** |
| **1** | **AMOUNT** | | | **DE 05** | **Original transaction amount (including commission if applicable)** | **N/A** | **N/A** |
| **2** | **COMMISSION** | | | **DE 112 tag F0.C4** | **Original transaction commission** | **N/A** | **N/A** |
| 3 | TRAN\_KEY | | | N/A | Transaction key | N/A | N/A |
| 4 | RC | | | N/A | Response code | N/A | N/A |
| 5 | RESP | | | N/A | Response message | N/A | N/A |

SRVCCRI

| **SRVCCRI Information** | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | SRVCCRI | | | | |
| **Service description** | | | Performs the loading of Prepaid Credit Card through ATM channel | | | | |
| **CICS System** | | |  | | | | |
|  | |  |  | | | | |
| **Input Data** | | | | | | | |
| **A/A** | **Name** | | | **ISO Field** | **Description** | **Data Type** | **Length** |
| **1** | **BRANCH** | | | **DE 41** | **Branch number. Positions 4-6** | **N/A** | **N/A** |
| **2** | **TRNUMB** | | | **DE 37** | **Transaction number. Positions 1-4** | **N/A** | **N/A** |
| **3** | **WSID** | | | **DE 41** | **Positions 4-9** | **N/A** | **N/A** |
| **4** | **USER\_ID** | | | **DE 41** | **Positions 4-9** | **N/A** | **N/A** |
| **5** | **AUTH\_USER** | | | **DE 41** | **Positions 4-9** | **N/A** | **N/A** |
| **6** | **TRDATE** | | | **DE 13** | **Transaction Date** | **N/A** | **N/A** |
| **7** | **TRTIME** | | | **DE 12** | **Transaction Time** | **N/A** | **N/A** |
| **8** | **ATERM\_ID** | | | **DE 41** | **Positions 4-9** | **N/A** | **N/A** |
| 9 | CHANNEL | | | N/A | Transaction channel. Set to ‘ATM’ | N/A | N/A |
| 10 | CARD | | | N/A | Card PAN. Set to SCCCPN.CARD | N/A | N/A |
| 11 | AMOUNT | | | N/A | Unloading amount. Set to KCTSEL1.AMOUNT | N/A | N/A |
| **12** | **COMMISSION** | | | **DE 112** | **Loading commission. Set to KCTSEL1.COMMISSION** | **N/A** | **N/A** |
| 13 | TRAN\_TYPE | | | N/A | Set to ‘2’ | N/A | N/A |
| **14** | **TRAN\_ACCT** | | | **DE 102** | **Customer’s Deposit Account** | **N/A** | **N/A** |
| 15 | BATCH\_G | | | N/A | Set to ‘776’ | N/A | N/A |
| 16 | ACTION | | | N/A | Set to ‘F’ | N/A | N/A |
| 17 | TRAN\_KEY | | | N/A | Set to ‘ ‘ | N/A | N/A |
| 18 | REASON | | | N/A | Set to ‘LOAD’ | N/A | N/A |
| 19 | REASON\_TEXT | | | N/A | Set to ‘ΑΝΤΙΛΟΓ. ΑΤΜ’ | N/A | N/A |
| **20** | **REFNO** | | | **DE 12**  **DE 41**  **DE 37** | **Set to ‘56402002’ || DE 41 (pos 1-4) || DE 37 (pos 1-4) || DE 12** | **N/A** | **N/A** |
| 21 | TRAN\_KEY | | | N/A | Transaction key. Set to KCTSEL1.TRAN\_KEY | N/A | N/A |
| **Output Data** | | | | | | | |
| **A/A** | **Name** | | | **ISO Field** | **Description** | **Data Type** | **Length** |
| 1 | RC | | | N/A | Response code | N/A | N/A |
| 2 | RESP | | | N/A | Response message | N/A | N/A |

LPINAPP

| **LPINAPP Information** | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | LPINAPP | | | | |
| **Service description** | | | Creates accounting entry | | | | |
| **CICS System** | | | DEPOSITS | | | | |
|  | |  |  | | | | |
| **Input Data** | | | | | | | |
| **A/A** | **Name** | | | **ISO Field** | **Description** | **Data Type** | **Length** |
| **1** | **BRANCH** | | | **DE 41** | **Branch number. Positions 4-6** | **N/A** | **N/A** |
| **2** | **ATERM\_ID** | | | **DE 41** | **Terminal ID** | **N/A** | **N/A** |
| **3** | **TRDATE** | | | **DE 13** | **Transaction Date** | **N/A** | **N/A** |
| **4** | **TRTIME** | | | **DE 12** | **Transaction Time** | **N/A** | **N/A** |
| 5 | TSTATUS | | | N/A | Set to ‘OL’ | N/A | N/A |
| **9** | **BRANCH\_LOG** | | | **DE 41** | * **IF** Credit the amount to GL:   Branch number. Positions 4-6   * **IF** Debit the commission to GL**:**   Set to ‘704’ | **N/A** | **N/A** |
| 10 | TCALLING\_PGM | | | N/A | Set to ‘CRCA’ | N/A | N/A |
| **11** | **TDATE\_EGGR** | | | **DE 13** | **Transaction Date** | **N/A** | **N/A** |
| 12 | TEISP\_PLH | | | N/A | * **IF** Credit the amount to GL:   Set to ‘1’   * **IF** Debit the commission to GL:   Set to ‘2’ | N/A | N/A |
| **13** | **TAMOUNT** | | | **DE 05** | * **IF** Credit the amount to GL:   Loading amount. Calculated as:  *Transaction amount - commission amount (SRVCOMM.COMMISSION)*   * **IF** Debit the commission to GL:   Commission amount. Calculated as:  ABS(commission) | **N/A** | **N/A** |
| 14 | TGEN | | | N/A | * **IF** Credit the amount to GL:   Set to 399   * **IF** Debit the commission to GL:   Set to 490 | N/A | N/A |
| 15 | TEIDIK | | | N/A | * **IF** Credit the amount to GL:   Set to 0733997   * **IF** Debit the commission to GL:   Set to 8882297 | N/A | N/A |
| 16 | TLOG\_EGGR | | | N/A | Set to 0 | N/A | N/A |
| 17 | TKWD | | | N/A | Set to ‘ ‘ | N/A | N/A |
| 18 | TETERO | | | N/A | Set to 0 | N/A | N/A |
| 19 | TVALEUR | | | N/A | Set to ‘ ‘ | N/A | N/A |
| 20 | TARPEL | | | N/A | Set to 0 | N/A | N/A |
| 21 | TAITIOL | | | N/A | Set to ‘ΛΟΓ/ΣΜΟΣ CRCA’ | N/A | N/A |
| 22 | TBATCH\_G | | | N/A | Set to ‘776’ | N/A | N/A |
| **Output Data** | | | | | | | |
| **A/A** | **Name** | | | **ISO Field** | **Description** | **Data Type** | **Length** |
| 1 | RC | | | N/A | Response code | N/A | N/A |
| 2 | RESP | | | N/A | Response message | N/A | N/A |

SRVLOGI

| **SRVLOGI information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SRVLOGI | | | | |  |
| **Service description** | | | | Credit/Debit of deposit of GL Account | | | | |  |
| **Core Banking System** | | | | DEPOSITS | | | | |  |
|  | | | |  | | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | **Data Type** | | **Length** | |
| 1 | SYSTEM | | N/A | Account system. Set to ‘E’ (program 1,2) | | N/A | | N/A | |
| **2** | **TRANS\_AMOUNT** | | **DE 05** | **Either loading amount + fee or fee** | | **N/A** | | **N/A** | |
| **3** | **D\_VALUE** | | **DE 13** | **Transaction Date** | | **N/A** | | **N/A** | |
| 4 | I\_IP | | N/A | Set to SRVIXAL.IPXACC.I\_IP | | N/A | | N/A | |
| 5 | OPERATION\_ID | | N/A | 27103: Loading amount +fee  27104: fee | | N/A | | N/A | |
| **6** | **REFERENCE\_ID** | | **DE 47**  **Tag 901** | **Reference ID (GL). Set to SRN** | | **N/A** | | **N/A** | |
| 7 | CHANNEL | | N/A | Transaction channel. Set to ‘05’ | | N/A | | N/A | |
| **8** | **BRANCH\_SND** | | **DE 41** | **Transaction branch. Positions 4-6** | | **N/A** | | **N/A** | |
| **9** | **ATERM\_ID** | | **DE 41** | **Terminal ID. Positions 4-6** | | **N/A** | | **N/A** | |
| **Output Data** | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | **Data Type** | | **Length** | | |
| 1 | | RC | N/A | Response code | N/A | | N/A | | |
| 2 | | RESP | N/A | Response message | N/A | | N/A | | |

#### Card Present

##### WAY4 communication

###### Normal – Preauthorization

| **Transaction General information** | |
| --- | --- |
| **Transaction category (EN)** | Preauthorization |
| **Transaction category (GR)** | Ολοκλήρωση Προέγκρισης |
| **Channel** | POS |
| **ISO message type** | 0100: Preauthorization |
| **Transaction Identification (as sent from Base24)** | Message Type = 0100 or  ( Card Issuer FIID of P-61 = NBOD and  Transaction Code of P-3 <> 22 and  TXN-STAT-IN of Token C4 = 4 ) |
| **Use Cases** | DC\_POS\_120 |

Online (0100/0110)

For the ISO Message please refer to ISO Specifications.xls “*RETAIL\_SP\_CARD\_PRESENT\_0100” in Chapter 6 Appendices*

Online (0200/0210)

For the ISO Message please refer to ISO Specifications.xls “*RETAIL\_SP\_CARD\_PRESENT\_0100” in Chapter 6 Appendices*

###### Normal – Preauthorization Completion

| **Transaction General information** | |
| --- | --- |
| **Transaction category (EN)** | Preauthorization Completion |
| **Transaction category (GR)** | Προέγκριση |
| **Channel** | POS |
| **ISO message type** | 0220: Preauthorization Completion |
| **Transaction Identification (as sent from Base24)** | Message Type = 0220 and  Transaction Code of P-3 = 00  P-25 = 06 |
| **Use Cases** | DC\_POS\_121 |

Advice (0220/0230)

For the ISO Message please refer to ISO Specifications.xls “RETAIL\_SP\_CARD\_PRESENT\_0120” *in Chapter 6 Appendices*

###### Normal – Cash Advance in other banks’ POS

| **Transaction General information** | |
| --- | --- |
| **Transaction category (EN)** | Cash Advance in other banks’ POS |
| **Transaction category (GR)** | Ανάληψη μετρητών από POS άλλης τράπεζας |
| **Channel** | POS |
| **ISO message type** | 0200/0220 |
| **Transaction Identification (as sent from Base24)** | Product Indicator of the Message Header = 02 and  Transaction Code of P-3 = 01 |
| **Use Cases** | DC\_POS\_123 |

Online (0200/0210)

For the ISO Message please refer to ISO Specifications.xls “RETAIL\_SP\_CARD\_PRESENT\_0100” *in Chapter 6 Appendices*

Advice (0220/0230)

For the ISO Message please refer to ISO Specifications.xls “RETAIL\_SP\_CARD\_PRESENT\_0120” *in Chapter 6 Appendices*

###### Normal – Purchase POS

| **Transaction General information** | |
| --- | --- |
| **Transaction category (EN)** | Purchase in normal POS |
| **Transaction category (GR)** | Αγορά σε κανονικό POS |
| **Channel** | POS |
| **ISO message type** | 0200/0220 |
| **Transaction Identification (as sent from Base24)** | Processing Code : 00 |
| **Use Cases** | DC\_POS\_129  DC\_POS\_124 |

Online (0200/0210)

For the ISO Message please refer to ISO Specifications.xls “RETAIL\_SP\_CARD\_PRESENT\_0100” *in Chapter 6 Appendices*

Advice (0220/0230)

For the ISO Message please refer to ISO Specifications.xls “RETAIL\_SP\_CARD\_PRESENT\_0120” *in Chapter 6 Appendices*

###### Normal – Purchase POS OPAP/Payment of Greek Tax Authorities/Payment of e-Paravolo at GSIS

| **Transaction General information** | |
| --- | --- |
| **Transaction category (EN)** | Purchase in POS OPAP  Payment of Greek Tax Authorities  Payment of E-Paravolo at GSIS site |
| **Transaction category (GR)** | Αγορά σε POS Ο.Π.Α.Π.  Πληρωμή Εφορίας σε POS  Πληρωμή E- παράβολο ΓΓΠΣ |
| **Channel** | POS |
| **ISO message type** | 0200/0220 |
| **Transaction Identification (as sent from Base24)** | Terminal Owner FIID of P-60 = "EFOR" and  P-32 is 01: Tax and e-Paravolo or 02: OPAP |
| **Use Cases** | DC\_POS\_129  DC\_POS\_124 |

Online (0200/0210)

For the ISO Message please refer to ISO Specifications.xls “RETAIL\_SP\_CARD\_PRESENT\_0100” *in Chapter 6 Appendices*

Advice (0220/0230)

For the ISO Message please refer to ISO Specifications.xls “RETAIL\_SP\_CARD\_PRESENT\_0120” *in Chapter 6 Appendices*

WAY4 Actions

| **Actions** |
| --- |
| * Executes authorization process according to standard WAY4 authorization rules and product parametrization * **IF** *DE 49 != 978* (Transaction currency code is not  Euro (value: 978)) **THEN** : * Transaction amount is increased by 2%. * Calculates customer’s fee based on the transaction amount + the markup * **OTHERWISE:** * Transaction amount does not change and remains the same as the initial * **IF** *message type = 0220* ***AND*** *DE 03 = 00* ***AND*** *DE 25 = 06* indicating that the transaction is Preauthorization Completion **THEN:** * Validates that the request came from a POS * Validates that the original Preauthorization transaction exists and was approved, otherwise Way4 replies to Base24 with transaction approved. * **IF** *DE 18 = 5542*indicating that the transaction is performed in an Automated Fuel Dispenser (Merchant Category Code: 5542) **THEN:** * Retrieves the amount of the original preauthorization transaction * Validates that preauthorization completion amount (*DE 04*) given as input is not greater than the Initial preauthorization amount retrieved above. Otherwise Way4 replies to Base24 with transaction approved * **IF** Initial preauthorization amount = Preauthorization completion amount **THEN:** * Way4 does not perform any further check and responds to Base24 * Way4 should not forward the message to DEPOSITS * **Otherwise:** * Retrieves the Block Code of the original Preauthorization transaction (SRN) in order to send it to DEPOSITS * **OTHERWISE:** * Way4 does not perform any further check and responds to Base24 * Way4 should not forward the message to DEPOSITS * **ELSE IF** *DE 03 = 01* ***AND*** *product indicator in message header = 02* indicating that the transaction is Cash Advance **THEN:** * Calculates customer’s fee based on the transaction amount + the markup (if transaction’s currency was not in euros) * Produces and provides a Block Code for the transaction (**SRN**) * **ELSE** * Produces and provides a Block Code for the transaction (**SRN**) |

###### Technical Reversal– Preauthorization

| **Transaction General information** | |
| --- | --- |
| **Transaction category (EN)** | Preauthorization |
| **Transaction category (GR)** | Ολοκλήρωση Προέγκρισης |
| **Channel** | POS |
| **ISO message type** | 0100: Preauthorization |
| **Transaction Identification (as sent from Base24)** | Message Type = 0100 or  ( Card Issuer FIID of P-61 = NBOD and  Transaction Code of P-3 <> 22 and  TXN-STAT-IN of Token C4 = 4 ) |
| **Use Cases** | DC\_POS\_120 |

Reversal (0420/0430)

For the ISO Message please refer to ISO Specifications.xls “*RETAIL\_SP\_CARD\_PRESENT\_0420” in Chapter 6 Appendices*

###### Technical Reversal– Preauthorization Completion

| **Transaction General information** | |
| --- | --- |
| **Transaction category (EN)** | Preauthorization Completion |
| **Transaction category (GR)** | Προέγκριση |
| **Channel** | POS |
| **ISO message type** | 0420: Preauthorization Completion |
| **Transaction Identification (as sent from Base24)** | Message Type = 0220 and  Transaction Code of P-3 = 00  P-25 = 06 |
| **Use Cases** | DC\_POS\_121 |

Reversal (0420/0430)

For the ISO Message please refer to ISO Specifications.xls “*RETAIL\_SP\_CARD\_PRESENT\_0420” in Chapter 6 Appendices*

###### Technical Reversal– Cash Advance in other banks’ POS

| **Transaction General information** | |
| --- | --- |
| **Transaction category (EN)** | Cash Advance in other banks’ POS |
| **Transaction category (GR)** | Ανάληψη μετρητών από POS άλλης τράπεζας |
| **Channel** | POS |
| **ISO message type** | 0200/0220 |
| **Transaction Identification (as sent from Base24)** | Product Indicator of the Message Header = 02 and  Transaction Code of P-3 = 01 |
| **Use Cases** | DC\_POS\_123 |

Reversal (0420/0430)

For the ISO Message please refer to ISO Specifications.xls “*RETAIL\_SP\_CARD\_PRESENT\_0420” in Chapter 6 Appendices*

###### Technical Reversal– Purchase POS

| **Transaction General information** | |
| --- | --- |
| **Transaction category (EN)** | Purchase in normal POS |
| **Transaction category (GR)** | Αγορά σε κανονικό POS |
| **Channel** | POS |
| **ISO message type** | 0200/0220 |
| **Transaction Identification (as sent from Base24)** | Processing Code : 00 |
| **Use Cases** | DC\_POS\_129  DC\_POS\_124 |

Reversal (0420/0430)

For the ISO Message please refer to ISO Specifications.xls “*RETAIL\_SP\_CARD\_PRESENT\_0420” in Chapter 6 Appendices*

###### Technical Reversal– Purchase POS OPAP/Payment of Greek Tax Authorities/Payment of e-Paravolo at GSIS

| **Transaction General information** | |
| --- | --- |
| **Transaction category (EN)** | Purchase in POS OPAP  Payment of Greek Tax Authorities  Payment of E-Paravolo at GSIS site |
| **Transaction category (GR)** | Αγορά σε POS Ο.Π.Α.Π.  Πληρωμή Εφορίας σε POS  Πληρωμή E- παράβολο ΓΓΠΣ |
| **Channel** | POS |
| **ISO message type** | 0200/0220 |
| **Transaction Identification (as sent from Base24)** | Terminal Owner FIID of P-60 = "EFOR" and  P-32 is 01: Tax and e-Paravolo or 02: OPAP |
| **Use Cases** | DC\_POS\_129  DC\_POS\_124 |

Reversal (0420/0430)

For the ISO Message please refer to ISO Specifications.xls “*RETAIL\_SP\_CARD\_PRESENT\_0420” in Chapter 6 Appendices*

WAY4 Actions

| **Actions** |
| --- |
| * Executes authorization process according to standard WAY4 authorization rules and product parametrization * **IF** *DE 49 != 978* (Transaction currency code is not  Euro (value: 978)) **THEN**: * Retrieves the final amount which was calculated in the original transaction (including the 2%) * **Otherwise:** * Reversal amount remains unchanged and set to the one received in the ISO message * **IF** *message type = 0420* ***AND*** *DE 03 = 00* ***AND*** *DE 25 = 06* indicating that the transaction is a reversal of Preauthorization Completion **THEN:** * Way4 does not perform any further check and responds to Base24 * **IF** *DE 03 = 01* ***AND*** *product indicator in message header = 02* indicating that the transaction is a reversal of Cash Advance **THEN:** * Retrieves the total amount including the fee * Retrieves customer’s fees from the original transaction, to be debited * Block code (**SRN**) should be retrieved from the original transaction and sent through the authorization message to Core Banking |

##### WAY4 to Core Banking communication

###### [CMDPOS3] – All POS Transactions - Normal

Online (0100/0110)

| **Transaction’s ISO Message Data** | |
| --- | --- |
| **Use Case ID** | ***DC\_POS\_116***  ***DC\_POS\_117***  ***DC\_POS\_126***  ***DC\_POS\_120***  ***DC\_POS\_123***  ***DC\_POS\_119***  ***DC\_POS\_124*** |
| **Channel** | POS |
| **ISO Message Type** | 0100/0110 |
| **ISO Processing Code** | 00 |

For the ISO Message please refer to ISO Specifications.xls “RETAIL*\_SP\_E-COMMERCE\_0100” in Chapter 6 Appendices*

Advice (0120/0130)

| **Transaction’s ISO Message Data** | |
| --- | --- |
| **Use Case ID** | ***DC\_POS\_116***  ***DC\_POS\_117***  ***DC\_POS\_118***  ***DC\_POS\_126***  ***DC\_POS\_120***  ***DC\_POS\_123***  ***DC\_POS\_119***  ***DC\_POS\_124*** |
| **Channel** | POS |
| **ISO Message Type** | 0120/0130 |
| **ISO Processing Code** | 00, 10, 17, 11 |

For the ISO Message please refer to ISO Specifications.xls “RETAIL*\_SP\_E-COMMERCE\_0120” in Chapter 6 Appendices*

Service Logic

| **Algorithm** |
| --- |
| * **IF** the response code is not 00 or empty, and the message type is (0120/0121) ADVICE and it is not a bill payment at a payspot, **THEN** EXIT with no action * **IF** *DE 01 = ‘17’ and DE 48-Tag 848 = ‘P1H***’** indicating that the transaction is withdrawal through POS MELLON then   + Authorize transaction (by calling **SRVDEAT & TPPIPMN**) * **IF** *DE47-Tag 918=’102’,* indicating that the transaction is Preauthorization Completion, **THEN:** * Retrieves the initial amount of the preauthorization transaction based on the transaction’s SRN (Block code) (by calling program **SRVFDES**) * **IF** no initial preauthorization exists for the specified SRN (Block code), **THEN**: * Retrieves the available balance of the account (by calling **SRVCAVB**) * Retrieves account product based on the account (by calling **SRVSMAS**) * Retrieves the operation ID to be used to check if the account allows debiting (by calling **SCDGLP**) * Validates that the customer’s account product permits debiting (by calling **SELORCN**), otherwise the transaction is declined * Calculates the date until when the blocking will be active as follows:   *Current Date + 20 days*   * Retrieves the operation ID to be used to check if the account allows debiting (by calling **SCDGLP**) * Does not check the account’s available balance and uses the received SRN to block the transaction amount in the deposit account (by calling **SRVCDE1**) * **Otherwise:** * Calculates the amount to be unblocked from customer’s account as follows:   *Released amount = Initial preauthorization amount - preauthorization completion amount*   * Retrieves the operation ID to be used to check if the account allows debiting (by calling **SCDGLP**) * Unblocks hold amount from customer’s deposit account using the received (from ISO message) SRN of the original (normal) transaction (by calling **SRVDDES**) * **IF** the unblock cannot be completed (there is no original transaction with the same SRN (block code)) **THEN**: * The transaction is declined * Replies to Way4 with RC=00 (approved) and the Reason Code * **Otherwise:** * Retrieves the operation ID to be used to check if the account allows debiting (by calling **SCDGLP**) * Retrieves the available balance of the account (by calling **SRVCAVB**) * Retrieves the account’s product based on the account (by calling **SRVSMAS**) * Validates that the customer’s account product permits debiting (by calling **SELORCN**), otherwise the transaction is declined * **IF** message type is *Tag 918 = 101* indicating that the transaction is Preauthorization **THEN**: * Calculates the date until when the blocking will be active as follows:   *Current Date + 37 days*   * **Otherwise**: * Calculates the date until when the blocking will be active as follows:   *Current Date + 20 days*   * **IF** *message type = 0100*, indicating that the transaction is online, **THEN:** * Validates that the Hold Amount (transaction amount) does not exceed Account’s Available Balance (as calculated in above step) * Retrieves the operation ID to be used to check if the account allows debiting (by calling **SCDGLP**) * Checks the account’s available balance (including IRIS and account’s overdraft) and uses the received SRN to block the transaction amount in the deposit account (by calling program **SRVCDE2**) * **IF** account’s available balance is exceeded, **THEN**: * The transaction is declined * **IF** *message type = 0120*, indicating that the transaction is an advice, **THEN**: * Retrieves the operation ID to be used to check if the account allows debiting (by calling **SCDGLP**) * Does not check the account’s available balance and uses the received SRN to block the transaction amount in the deposit account (by calling **SRVCDE1**) * **Otherwise:**   + **IF** *DE 48 – tag 848 = ‘P1A’* indicating that the transaction is BILL PAYMENT, **THEN:**     - Registers the unique payment code retrieved from *tag F0.C7* in a table in order to perform accounting (by calling **SRVDEAT**)     - **IF** the transaction is declined then the reason of the declined is stored in a TPP table |

###### Core Banking Services

SRVDEAT

| **SRVDEAT Information** | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | SRVDEAT KINT.SCHEDULE\_EXEC\_LIST[Table] | | | | |
| **Service description** | | | Authorises transaction using SCLSEXE | | | | |
| **Core Banking System** | | | DEPOSITS | | | | |
|  | |  |  | | | | |
| **Input Data** | | | | | | | |
| **A/A** | **Name** | | | **ISO Field** | **Description** | **Data Type** | **Length** |
| **1** | **ID** | | | **N/A** | Gets derived from the Local Terminal Transaction date when the transaction originated | **N/A** | **N/A** |
| 2 | CHANNEL | | | N/A | Set ‘COSPREPAID’/’WITHDRAWAL’/’BILLPAY’ | N/A | N/A |
| 3 | AMOUNT | | | N/A | Transaction amount | N/A | N/A |
| 4 | TRN\_TYPE | | | N/A | Transaction type | N/A | N/A |
| **Output Data** | | | | | | | |
| **A/A** | **Name** | | | **ISO Field** | **Description** | **Data Type** | **Length** |
| 1 | ID | | | N/A | Gets derived from the Local Terminal Transaction date when the transaction originated | N/A | N/A |
| 2 | SCHEDULE\_EXEC\_ID | | | N/A | ID | N/A | N/A |
| 3 | EXEC\_DATE | | | N/A | Execution date | N/A | N/A |
| 4 | RC | | | N/A | Response code | N/A | N/A |
| 5 | RC\_TXT | | | N/A | Response message | N/A | N/A |
| 6 | CREATED | | | N/A | Creation date+timestamp | N/A | N/A |
| 7 | UPDATED | | | N/A | Update date+timestamp | N/A | N/A |

TPPIPMN

| **TPPIPMN Information** | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | TPPIPMN | | | | |
| **Service description** | | | Execute bill payment | | | | |
| **Core Banking System** | | | DEPOSITS | | | | |
|  | |  |  | | | | |
| **Input Data** | | | | | | | |
| **A/A** | **Name** | | | **ISO Field** | **Description** | **Data Type** | **Length** |
| **1** | **HOST\_DATA.TRDATE** | | | **N/A** | **Transaction date** | **N/A** | **N/A** |
| 2 | HOST\_DATA.TRTIME | | | N/A | Transaction time | N/A | N/A |
| 3 | STTLMINF.METHOD | | | N/A | Set ‘CARD’/'CASHDRAW' | N/A | N/A |
| 4 | ENDTOENDID | | | N/A | 12 first characters of ADD\_DATA\_2.POS\_PMNT\_CODE (TAG 851) | N/A | N/A |
| 5 | RMTINF.UNSTRUCTURED.LINE | | | N/A | Set 'DBONUS' | N/A | N/A |
| 6 | DEBTOR.ACCOUNT.IBAN | | | N/A | IBAN | N/A | N/A |
| 7 | DEBTOR.IDENTITY.ID | | | N/A | Masked card number | N/A | N/A |
| 8 | DEBTOR.IDENTITY.ID\_TYPE | | | N/A | Set ‘CARD’ | N/A | N/A |
| 9 | ORG.REFNO.KEY | | | N/A | Set ‘WAY4KEY’ | N/A | N/A |
| 10 | ORG.REFNO.VALUE | | | 901 | ADD\_DATA\_1.SRN | N/A | N/A |
| 11 | STTLMINF.METHOD | | | N/A | Set 'CARDFAIL'/'CASHFAIL' | N/A | N/A |
| **Output Data** | | | | | | | |
| **A/A** | **Name** | | | **ISO Field** | **Description** | **Data Type** | **Length** |
| 1 | RC | | | N/A | Response code | N/A | N/A |
| 2 | RC\_MSG | | | N/A | Response message | N/A | N/A |
| 3 | RC\_TXT | | | N/A | Response text | N/A | N/A |
| 4 | RC\_PGM | | | N/A | Response program | N/A | N/A |

SRVIXAL

| **SRVIXAL Information** | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | SRVIXAL | | | | |
| **Service description** | | | Retrieves the customer of an account (card) | | | | |
| **Core Banking System** | | | SY.DI.PEL | | | | |
|  | |  |  | | | | |
| **Input Data** | | | | | | | |
| **A/A** | **Name** | | | **ISO Field** | **Description** | **Data Type** | **Length** |
| **1** | **C\_ACC** | | | **DE 02** | **Card PAN** | **N/A** | **N/A** |
| 2 | I\_ENTP\_K | | | N/A | Set to ‘1’ | N/A | N/A |
| 3 | I\_CLSF\_IT\_ACC\_K | | | N/A | Set to ‘15100005’ | N/A | N/A |
| 4 | I\_CLSF\_ACC\_X\_TP\_K | | | N/A | Set to ‘15000001’ | N/A | N/A |
| 5 | I\_ACC\_X\_TP\_ORDER | | | N/A | Set to ‘1’ | N/A | N/A |
| **Output Data** | | | | | | | |
| **A/A** | **Name** | | | **ISO Field** | **Description** | **Data Type** | **Length** |
| 1 | IPXACC.I\_IP | | | N/A | Customer’s SYDIPEL | N/A | N/A |
| 2 | RC | | | N/A | Response code | N/A | N/A |
| 3 | RESP | | | N/A | Response message | N/A | N/A |

SRVCCAM

| **SRVCCAM Information** | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | SRVCCAM | | | | |
| **Service description** | | | Validates that the weekly withdrawal amount for the retrieved customer’s SYDIPEL ID was not exceeded | | | | |
| **Core Banking System** | | | DEPOSITS | | | | |
|  | |  |  | | | | |
| **Input Data** | | | | | | | |
| **A/A** | **Name** | | | **ISO Field** | **Description** | **Data Type** | **Length** |
| **1** | **REQ\_AMOUNT** | | | **DE 05** | **Transaction amount** | **N/A** | **N/A** |
| 2 | TRN\_TYPE | | | N/A | Set to ‘01’ | N/A | N/A |
| 3 | I\_IP | | | N/A | Customer’s SYDIPEL ID. Set to SRVIXAL.IPXACC.I\_IP | N/A | N/A |
| **Output Data** | | | | | | | |
| **A/A** | **Name** | | | **ISO Field** | **Description** | **Data Type** | **Length** |
| 1 | RC | | | N/A | Response code | N/A | N/A |
| 2 | RESP | | | N/A | Response message | N/A | N/A |

SRVSMAS

| **SRVSMAS information** | | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SRVSMAS | | | | |  |
| **Service description** | | | | | Retrieves Account Data | | | | |  |
| **CICS System** | | | | | DEPOSITS | | | | |  |
|  | | | | |  | | | | |  |
| **Input Data** | | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | SYSTEM | | N/A | Account system. Set to ‘E’ (program 1,2) | | | N/A | | N/A | |
| **2** | **ACCOUNT** | | **DE 102** | **Customer’s Deposit Account** | | | **N/A** | | **N/A** | |
| **Output Data** | | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | | POOL\_ACCOUNT\_SYST | N/A | System which holds the connected customer’s account | | N/A | | N/A | | |
| 2 | | PRODUCT\_CODE | N/A | Customer’s account | | N/A | | N/A | | |
| 2 | | RC | N/A | Response code | | N/A | | N/A | | |
| 3 | | RESP | N/A | Response message | | N/A | | N/A | | |

SELORCN

| **SELORCN information** | | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SELORCN | | | | |  |
| **Service description** | | | | | Validate that the account allows debiting | | | | |  |
| **CICS System** | | | | | DEPOSITS | | | | |  |
|  | | | | |  | | | | |  |
| **Input Data** | | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | CHANNEL | | N/A | Transaction channel. Set to ‘05’ | | | N/A | | N/A | |
| **2** | **PRODUCT\_CODE** | | **DE 102** | **Customer’s Deposit Account** | | | **N/A** | | **N/A** | |
| 3 | OPERATION\_ID | | N/A | Operation ID | | | N/A | | N/A | |
| 4 | FUNCTION | | N/A | Set to ‘DEB’ if Debit or ‘CRE’ if credit | | | N/A | | N/A | |
| **Output Data** | | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | | IS\_ALLOWED | N/A | Indication if the debit of the account is allowed | | N/A | | N/A | | |
| 2 | | RC | N/A | Response code | | N/A | | N/A | | |
| 3 | | RESP | N/A | Response message | | N/A | | N/A | | |

SRVCAVB

| **SRVCAVB information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | SRVCAVB | | | | | |  |
| **Service description** | | | Retrieves the available balance of the account | | | | | |  |
| **CICS System** | | | Common | | | | | |  |
|  | | |  | | | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | **Name** | **ISO Field** | | **Description** | | **Data Type** | | **Length** | |
| 1 | SYSTEM | N/A | | Account system. Set to ‘E’ (program 1,2) | | N/A | | N/A | |
| **2** | **ACCOUNT** | **DE 102** | | **Customer’s Deposit Account** | | **N/A** | | **N/A** | |
| 3 | OPERATION\_ID | N/A | | Operation ID | | N/A | | N/A | |
| 4 | CHANNEL | N/A | | Transaction channel. Set to ‘05’ | | N/A | | N/A | |
| 5 | BLCK\_OR\_DIRDEB | N/A | | 1:Block | | N/A | | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | **Name** | **ISO Field** | | **Description** | **Data Type** | | **Length** | | |
| 1 | BALANCE | N/A | | The Account’s Available Balance (including the Credit Ledger Balance from IRIS) | N/A | | N/A | | |
| 2 | RC | N/A | | Response code | N/A | | N/A | | |
| 3 | RESP | N/A | | Response message | N/A | | N/A | | |
| 4 | BALANCE\_TO\_CHECK | N/A | | The Account’s Available Balance (including the Credit Available Balance) | N/A | | N/A | | |

SCDGLP

| **SCDGLP information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SCDGLP | | | |  |
| **Service description** | | | | | Retrieves the operation ID of the transaction based on some criteria | | | |  |
| **CICS System** | | | | | Common | | | |  |
|  | | | | |  | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| 1 | | BUSINESS**\_**EVENT | | N/A | | Set to ‘\*’ | N/A | N/A | |
| 2 | | TRAN\_CDE | | N/A | | Set to ‘00’ | N/A | N/A | |
| 3 | | CHANNEL | | N/A | | Set to ‘ATM’ | N/A | N/A | |
| 4 | | AMT\_TYPE | | N/A | | Set to ‘A’ | N/A | N/A | |
| 5 | | AMT\_TYPE\_SEQ | | N/A | | Set to 1 | N/A | N/A | |
| **6** | | **TXN\_CHAN** | | **DE 112**  **Tag F0.C0** | | **Transaction Channel though which the transaction is performed** | **N/A** | **N/A** | |
| **7** | | **EFFECTIVE\_DATE** | | **DE 13** | | **Transaction Date** | **N/A** | **N/A** | |
| **Output Data** | | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| 1 | RC | | N/A | | | Response code | N/A | N/A | |
| 2 | RESP | | N/A | | | Response message | N/A | N/A | |

SRVCDE2/SRVCDE1

| **SRVCDES information** | | | | | | |
| --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SRVCDE2/SRVCDE1 | | |
| **Service description** | | | | Blocks an amount on a deposit account with account’s balance (including IRIS and overdraft) check/without account’s balance check | | |
| **CICS System** | | | | DEPOSITS | | |
|  | | | |  | | |
| **Input Data** | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | **Length** |
| **1** | **ACCOUNT** | **DE 102** | **Customer’s Deposit Account First 10 positions of DE 102** | | **N/A** | **N/A** |
| 2 | SYSTEM | N/A | Account system. Set to ‘E’ (program 1,2) | | N/A | N/A |
| 3 | CHANNEL | N/A | Set to ‘05’ | | N/A | N/A |
| 4 | OPERATION\_ID | N/A | Operation ID | | N/A | N/A |
| 5 | HOLD\_TYPE | N/A | Set to ‘48’ | | N/A | N/A |
| **6** | **HOLD\_AMOUNT** | **DE 05** | **The final amount to be blocked** | | **N/A** | **N/A** |
| 7 | D\_HOLD\_EXP | N/A | If preauth: Set to current date + 37  Else: Set to current date + 20 | | N/A | N/A |
| **8** | **HOLD\_KEY** | **DE 47 tag 901** | **SRN** | | **N/A** | **N/A** |
| **9** | **HOLD\_REASON** | **DE 43/**  **DE 41** | **Set to ‘ΑΓΟΡΑ POS: ‘ ||**  **DE 43: IF it is present**  **DE 41: IF DE 43 is not present** | | **N/A** | **N/A** |
| 10 | ATERM\_ID | N/A | Set to ‘70401’ | | N/A | N/A |
| **11** | **WSID** | **DE 41** | **Workstation Id. Positions 4-6** | | **N/A** | **N/A** |
| **12** | **TRNUMB** | **DE 37** | **Retrieval Reference Number** | | **N/A** | **N/A** |
| 13 | USER\_ID | N/A | Set to ‘ ‘ | | N/A | N/A |
| **14** | **AUTH\_USER** | **DE 41** | **Authorized user ID. Positions 4-6** | | **N/A** | **N/A** |
| 15 | YPHRESIA | N/A | Set to ‘90’ | | N/A | N/A |
| **Output Data** | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | **Length** |
| 1 | RC | N/A | Response code | | N/A | N/A |
| 2 | RESP | N/A | Response message | | N/A | N/A |

SRVFDES

| **SRVFDES information** | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SRVFDES | | |  |
| **Service description** | | | | Retrieves data of an amount blocking | | |  |
| **CICS System** | | | | DEPOSITS | | |  |
|  | | | |  | | |  |
| **Input Data** | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | **Length** | |
| **1** | **ACCOUNT** | **DE 102** | **Customer’s Deposit Account First 10 positions of DE 102** | | **N/A** | **N/A** | |
| 2 | SYSTEM | N/A | Account system. Set to ‘E’ (program 1,2) | | N/A | N/A | |
| 3 | HOLD\_TYP | N/A | Hold Type | | N/A | N/A | |
| **4** | **HOLD\_KEY** | **DE 47 tag 901** | **SRN** | | **N/A** | **N/A** | |
| **Output Data** | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | **Length** | |
| 1 | HOLD\_AMOUNT | N/A | The block amount of a specific SRN in customer’s account | | N/A | N/A | |
| 2 | RC | N/A | Response code | | N/A | N/A | |
| 3 | RESP | N/A | Response message | | N/A | N/A | |

SRVDDES

| **SRVDDES information** | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SRVDDES | | |  |
| **Service description** | | | | Unblocks an amount from a deposit account | | |  |
| **CICS System** | | | | DEPOSITS | | |  |
|  | | | |  | | |  |
| **Input Data** | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | **Length** | |
| **1** | **ACCOUNT** | **DE 102** | **Customer’s Deposit Account First 10 positions of DE 102** | | **N/A** | **N/A** | |
| 2 | SYSTEM | N/A | Account system. Set to ‘E’ (program 1,2) | | N/A | N/A | |
| 3 | CHANNEL | N/A | Set to ‘05’ | | N/A | N/A | |
| 4 | OPERATION\_ID | N/A | Operation ID | | N/A | N/A | |
| **5** | **HOLD\_AMOUNT** | **DE 05** | **The final amount to be unblocked.** | | **N/A** | **N/A** | |
| **6** | **HOLD\_KEY** | **DE 47 tag 901** | **SRN** | | **N/A** | **N/A** | |
| 7 | ATERM\_ID | N/A | Set to ‘70401’ | | N/A | N/A | |
| **8** | **WSID** | **DE 41** | **Workstation Id. Positions 4-6** | | **N/A** | **N/A** | |
| **9** | **TRNUMB** | **DE 37** | **Retrieval Reference Number** | | **N/A** | **N/A** | |
| **10** | **USER\_ID** | **DE 41** | **User ID. Positions 4-6** | | **N/A** | **N/A** | |
| **11** | **AUTH\_USER** | **DE 41** | **Authorized user ID. Positions 4-6** | | **N/A** | **N/A** | |
| 12 | YPHRESIA | N/A | Set to ‘90’ | | N/A | N/A | |
| **Output Data** | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | **Length** | |
| 1 | RC | N/A | Response code | | N/A | N/A | |
| 2 | RESP | N/A | Response message | | N/A | N/A | |

SRVDEAT

| **SRVDEAT information** | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SRVDEAT | | |  |
| **Service description** | | | | Registers the unique payment code into a table to perform the Accounting | | |  |
| **CICS System** | | | | DEPOSITS | | |  |
|  | | | |  | | |  |
| **Input Data** | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | **Length** | |
| **1** | **ID** | **DE 102** | **Customer’s Deposit Account First 10 positions of DE 102** | | **N/A** | **N/A** | |
| 2 | CHANNEL | N/A | Account system. Set to ‘E’ (program 1,2) | | N/A | N/A | |
| 3 | AMOUNT | N/A | Set to ‘ATM’ | | N/A | N/A | |
| 4 | TRN\_TYPE | N/A | Operation ID | | N/A | N/A | |
| **Output Data** | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | **Length** | |
| 1 | RC | N/A | Response code | | N/A | N/A | |
| 2 | RESP | N/A | Response message | | N/A | N/A | |

TPPIPMN

| **TPPIPMN information** | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | TPPIPMN | | |  |
| **Service description** | | | | Bill payments | | |  |
| **CICS System** | | | | DEPOSITS | | |  |
|  | | | |  | | |  |
| **Input Data** | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | **Length** | |
| **1** | **Payment ID** | **DE 102** | **Customer’s Deposit Account First 10 positions of DE 102** | | **N/A** | **N/A** | |
| 2 | STTLMINF\_METHOD | N/A | Set to ‘CARD’ | | N/A | N/A | |
| 3 | RMTINF\_UNSTRUCTURED\_LINE | N/A | Set to ‘BONUS’ | | N/A | N/A | |
| **Output Data** | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | **Length** | |
| 1 | RC | N/A | Response code | | N/A | N/A | |
| 2 | RESP | N/A | Response message | | N/A | N/A | |

TPPRPMN

| **TPPRPMN information** | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | TPPRPMN | | |  |
| **Service description** | | | | Reversal bill payments | | |  |
| **CICS System** | | | | DEPOSITS | | |  |
|  | | | |  | | |  |
| **Input Data** | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | **Length** | |
| **1** | **Payment ID** | **DE 102** | **Customer’s Deposit Account First 10 positions of DE 102** | | **N/A** | **N/A** | |
| 2 | STTLMINF\_METHOD | N/A | Set to ‘CARD’ | | N/A | N/A | |
| 3 | RMTINF\_UNSTRUCTURED\_LINE | N/A | Set to ‘DBONUS’ | | N/A | N/A | |
| 4 | PMTID\_CHANNEL | N/A | Set to ‘BILLPAY’ | |  |  | |
| **Output Data** | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | **Length** | |
| 1 | RC | N/A | Response code | | N/A | N/A | |
| 2 | RESP | N/A | Response message | | N/A | N/A | |

###### [CMDPOS3] – All POS Transactions - Reversal

Reversal (0420/0430)

| **Transaction’s ISO Message Data** | |
| --- | --- |
| **Use Case ID** | ***DC\_POS\_116***  ***DC\_POS\_117***  ***DC\_POS\_118***  ***DC\_POS\_126***  ***DC\_POS\_120***  ***DC\_POS\_123***  ***DC\_POS\_119***  ***DC\_POS\_124*** |
| **Channel** | ATM |
| **ISO Message Type** | 0420/0420 |
| **ISO Processing Code** | 00 |

For the ISO Message please refer to ISO Specifications.xls “*RETAIL\_SP\_E-COMMERCE\_0420” in Chapter 6 Appendices*

Service Logic

| **Algorithm** |
| --- |
| * Amount is released from the corresponding deposit account using the received (from ISO message) SRN of the original (normal) transaction and the received amount (in euro) (by calling program **SRVDDES**) * **IF** the unblock cannot be completed (there is no original transaction with the same SRN (block code)) **THEN**: * Replies to Way4 with RC=00 (approved) and Reason Code |

###### Core Banking Services

SRVDDES

| **SRVDDES information** | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SRVDDES | | |  |
| **Service description** | | | | Unblocks an amount from a deposit account | | |  |
| **CICS System** | | | | DEPOSITS | | |  |
|  | | | |  | | |  |
| **Input Data** | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | **Length** | |
| **1** | **ACCOUNT** | **DE 102** | **Customer’s Deposit Account First 10 positions of DE 102** | | **N/A** | **N/A** | |
| 2 | SYSTEM | N/A | Account system. Set to ‘E’ (program 1,2) | | N/A | N/A | |
| 3 | CHANNEL | N/A | Set to ‘ATM’ | | N/A | N/A | |
| 4 | OPERATION\_ID | N/A | Operation ID | | N/A | N/A | |
| **6** | **HOLD\_AMOUNT** | **DE 05** | **The final amount to be unblocked.** | | **N/A** | **N/A** | |
| **8** | **HOLD\_KEY** | **DE 47 tag 901** | **SRN** | | **N/A** | **N/A** | |
| **10** | **ATERM\_ID** | **DE 41** | **Terminal ID. Positions 4-6** | | **N/A** | **N/A** | |
| **11** | **WSID** | **DE 41** | **Workstation Id. Positions 4-6** | | **N/A** | **N/A** | |
| **12** | **TRNUMB** | **DE 37** | **Retrieval Reference Number** | | **N/A** | **N/A** | |
| **13** | **USER\_ID** | **DE 41** | **User ID. Positions 4-6** | | **N/A** | **N/A** | |
| **14** | **AUTH\_USER** | **DE 41** | **Authorized user ID. Positions 4-6** | | **N/A** | **N/A** | |
| 15 | YPHRESIA | N/A | Set to ‘90’ | | N/A | N/A | |
| **Output Data** | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | **Length** | |
| 1 | RC | N/A | Response code | | N/A | N/A | |
| 2 | RESP | N/A | Response message | | N/A | N/A | |

### MONEYSEND / VISA FAST FUNDS

#### WAY4 communication

##### Normal – Debit Card Moneysend

| **Transaction General information** | |
| --- | --- |
| **Transaction category (EN)** | Debit Card Moneysend |
| **Channel** | ATM |
| **ISO message type** | 0200 |
| **Transaction Identification (as sent from Base24)** | TXN\_TYP = 20 |
| **Use Cases** |  |

For the ISO Message please refer to ISO Specifications.xls “MONEYSEND\_SP\_0100” in *Chapter 6 Appendices*

###### Way4 Actions

| **Actions** |
| --- |
| * Check that money send is permitted based on: * Card status is active * Transaction amount is within bank’s allowable limits |

#### WAY4 to Core Banking System communication

##### [CMDMNSD3] - Normal - Debit Card MoneySend

###### Online (0100/0110)

| **Transaction’s ISO Message Data** | |
| --- | --- |
| **Use Case ID** |  |
| **Channel** | ATM |
| **ISO Message Type** | 0100/0110 |
| **Transaction Identification** | Transaction Code = 28 |

For the ISO Message please refer to ISO Specifications.xls “*MONEYSEND\_SP\_0100*” in *Chapter 6 Appendices*

###### Service Logic

| **Service Logic** |
| --- |
| * Performs the following validations for target account account * Validates that account to be credited exists and it is not payed-off (by calling **SRVSMAS**) * Retrieves the operation ID to be used to check if the account allows credit/debit (by calling **SCDGLP**) * Validates that the customer’s account product permits both debiting and crediting (by calling **SELORCN**) * Check if customer is russian (by calling **SRVIXAA, SRVRUSS**). Check if customer accounts (by calling **SRVPSTN**) have reached the limit of 100.000€. * **IF** the account does not allow debiting or does not allow crediting **THEN**:   Set the reason code tag *F0.D1* to 96   * Retrieves the operation ID to credit the account (by calling **SCDGLP**) * Credits the requested deposit account with the transaction amount (source account) (by calling **SRVLAC5**) and debits GL account “Moneysend MC” / “Visa Fast Funds” |

###### Core Banking Services

SRVSMAS

| **SRVSMAS information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SRVSMAS | | | | |  |
| **Service description** | | | | Retrieves Account Data | | | | |  |
| **CICS System** | | | | DEPOSITS | | | | |  |
|  | | | |  | | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | SYSTEM | N/A | Account system. Set to ‘E’ (program 1,2) | | | N/A | | N/A | |
| **2** | **ACCOUNT** | **DE 102** | **Deposit Account to be credited** | | | **N/A** | | **N/A** | |
| **Output Data** | | | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | POOL\_ACCOUNT\_SYST | N/A | System which holds the connected customer’s account | | N/A | | N/A | | |
| 2 | PRODUCT\_CODE | N/A | Customer’s account | | N/A | | N/A | | |
| 2 | RC | N/A | Response code | | N/A | | N/A | | |
| 3 | RESP | N/A | Response message | | N/A | | N/A | | |

SCDGLP

| **SCDGLP information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SCDGLP CRDT.GL\_ACC\_PARM[Table] | | | |  |
| **Service description** | | | | | Retrieves the operation ID of the transaction based on some criteria | | | |  |
| **CICS System** | | | | | Common | | | |  |
|  | | | | |  | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| 1 | | BUSINESS**\_**EVENT | | N/A | | Business event | N/A | N/A | |
| 2 | | TRAN\_CDE | | N/A | | Transaction code | N/A | N/A | |
| 3 | | CHANNEL | | N/A | | Channel | N/A | N/A | |
| 4 | | AMT\_TYPE | | N/A | | Amount type. Set to ‘A’ :Amount | N/A | N/A | |
| 5 | | AMT\_TYPE\_SEQ | | N/A | | Set to ‘1’ | N/A | N/A | |
| 6 | | TXN\_CHAN | | N/A | | Transaction channel | N/A | N/A | |
| 7 | | ACCOUNT | | N/A | |  | N/A | N/A | |
| 8 | | EFFECTIVE\_DATE | | N/A | | The date when the operation Id will be effective | N/A | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| 1 | RC | |  | | | Response code |  |  | |
| 2 | RESP | |  | | | Response message |  |  | |

SELORCN

| **SELORCN information** | | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SELORCN KATT.OPERATION[Table] | | | | |  |
| **Service description** | | | | | Validate that the account allows debiting/crediting | | | | |  |
| **CICS System** | | | | | DEPOSITS | | | | |  |
|  | | | | |  | | | | |  |
| **Input Data** | | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | CHANNEL | | N/A | Transaction channel. Set to ‘05’ | | | N/A | | N/A | |
| 2 | PRODUCT\_CODE | | N/A | Account’s product. Set to @SRVSMAS.PRODUCT\_CODE | | | N/A | | N/A | |
| 3 | OPERATION\_ID | | N/A | Operation ID | | | N/A | | N/A | |
| 4 | FUNCTION | | N/A | Set to:  ‘DEB’ for account debit  ‘CRE’ for account credit | | | N/A | | N/A | |
| **Output Data** | | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | | IS\_ALLOWED | N/A | Indication if the debit/credit of the account is allowed | | N/A | | N/A | | |
| 2 | | RC | N/A | Response code | | N/A | | N/A | | |
| 3 | | RESP | N/A | Response message | | N/A | | N/A | | |

SRVIXAA

| **SELORCN information** | | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SRVIXAA CRAT.C\_IP\_X\_ACC[Table] | | | | |  |
| **Service description** | | | | |  | | | | |  |
| **CICS System** | | | | | SY.DI.PEL | | | | |  |
|  | | | | |  | | | | |  |
| **Input Data** | | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | CHANNEL | | N/A | Transaction channel. Set to ‘05’ | | | N/A | | N/A | |
| 2 | PRODUCT\_CODE | | N/A | Account’s product. Set to @SRVSMAS.PRODUCT\_CODE | | | N/A | | N/A | |
| 3 | OPERATION\_ID | | N/A | Operation ID | | | N/A | | N/A | |
| 4 | FUNCTION | | N/A | Set to:  ‘DEB’ for account debit  ‘CRE’ for account credit | | | N/A | | N/A | |
| **Output Data** | | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | | IS\_ALLOWED | N/A | Indication if the debit/credit of the account is allowed | | N/A | | N/A | | |
| 2 | | RC | N/A | Response code | | N/A | | N/A | | |
| 3 | | RESP | N/A | Response message | | N/A | | N/A | | |

SRVRUSS

| **SRVRUSS information** | | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SRVRUSS | | | | |  |
| **Service description** | | | | | Search whether the customer is included in those to be restricted | | | | |  |
| **CICS System** | | | | | SY.DI.PEL | | | | |  |
|  | | | | |  | | | | |  |
| **Input Data** | | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | I\_IP | | N/A | Customer ID | | | N/A | | N/A | |
| 2 | ISO\_COUNTRY | | N/A | Country ISO code | | | N/A | | N/A | |
| **Output Data** | | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | | IS\_RUSSIAN | N/A | Indication, shows is user is russian | | N/A | | N/A | | |
| 2 | | REASON | N/A | Text reason | | N/A | | N/A | | |

SRVLAC5

| **SRVLAC5 information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SRVLAC5 | | | | |  |
| **Service description** | | | | Credit/Debit of deposit account with corresponding credit/debit of GL Account | | | | |  |
| **Core Banking System** | | | | DEPOSITS | | | | |  |
|  | | | |  | | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | **Data Type** | | **Length** | |
| 1 | SYSTEM | | N/A | Account system. Set to ‘E’ (program 1,2) | | N/A | | N/A | |
| **2** | **ACCOUNT** | | **DE 102** | **Deposit Account to be credited** | | **N/A** | | **N/A** | |
| **3** | **TRANS\_AMOUNT** | | **DE 05** | **Transaction amount** | | **N/A** | | **N/A** | |
| **4** | **D\_VALUE** | | **DE 13** | **Transaction Date** | | **N/A** | | **N/A** | |
| 5 | REASON\_CODE | | N/A | Set to 64 | | N/A | | N/A | |
| 6 | TRT\_REASON | | N/A | Set to ‘Moneysend’ | | N/A | | N/A | |
| 7 | OPERATION\_ID | | N/A | Transaction Code used to retrieve the GL Account to be debited/credited. Retrieved from **Table GL\_ACC\_PARM** | | N/A | | N/A | |
| **8** | **REFERENCE\_ID** | | **DE 47**  **Tag 901** | **Reference ID. Set to SRN** | | **N/A** | | **N/A** | |
| 9 | CHANNEL | | N/A | Transaction channel. Set to ‘05’ | | N/A | | N/A | |
| **10** | **BRANCH\_SND** | | **DE 41** | **Transaction branch. Positions 4-6** | | **N/A** | | **N/A** | |
| **11** | **ATERM\_ID** | | **DE 41** | **Terminal ID. Positions 4-6** | | **N/A** | | **N/A** | |
| **12** | **WSID** | | **DE 41** | **Workstation Id. Positions 4-6** | | **N/A** | | **N/A** | |
| 13 | TRNUMB | | N/A | Transaction sequence number. Set to ‘001’ | | N/A | | N/A | |
| **14** | **USER\_ID** | | **DE 41** | **User ID. Positions 4-6** | | **N/A** | | **N/A** | |
| **15** | **AUTH\_USER** | | **DE 41** | **Authorized user ID. Positions 4-6** | | **N/A** | | **N/A** | |
| 16 | YPHRESIA | | N/A | Set to ‘90’ | | N/A | | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | **Data Type** | | **Length** | | |
| 1 | | RC | N/A | Response code | N/A | | N/A | | |
| 2 | | RESP | N/A | Response message | N/A | | N/A | | |

##### [CMDMNSD3] – Reversal – Debit Card MoneySend

###### Reversal (0420/0430)

| **Transaction’s ISO Message Data** | |
| --- | --- |
| **Use Case ID** |  |
| **Channel** | ATM |
| **ISO Message Type** | 0420/0420 |
| **ISO Processing Code** | 28 |

For the ISO Message please refer to ISO Specifications.xls “*MONEYSEND\_SP\_0420*” in *Chapter 6 Appendices*

###### Service Logic

| **Algorithm** |
| --- |
| * Retrieves the operation ID to debit cardholder’s the account (by calling **SCDGLP**) * Debits cardholder’s account and credits GL account “MoneySend MC” with the requested amount (by calling **SRVLAC5**) |

###### Core Banking Services

SCDGLP

| **SCDGLP information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SCDGLP | | | |  |
| **Service description** | | | | | Retrieves the operation ID of the transaction based on some criteria | | | |  |
| **CICS System** | | | | | Common | | | |  |
|  | | | | |  | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| 1 | | BUSINESS**\_**EVENT | | N/A | | Business event | N/A | N/A | |
| 2 | | TRAN\_CDE | | N/A | | Transaction code | N/A | N/A | |
| 3 | | CHANNEL | | N/A | | Channel | N/A | N/A | |
| 4 | | AMT\_TYPE | | N/A | | Amount type. Set to ‘A’:Amount | N/A | N/A | |
| 5 | | AMT\_TYPE\_SEQ | | N/A | | Set to ‘1’ | N/A | N/A | |
| 6 | | TXN\_CHAN | | N/A | | Transaction channel | N/A | N/A | |
| 7 | | ACCOUNT | | N/A | |  | N/A | N/A | |
| 8 | | EFFECTIVE\_DATE | | N/A | | The date when the operation Id will be effective | N/A | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| 1 | RC | |  | | | Response code |  |  | |
| 2 | RESP | |  | | | Response message |  |  | |

SRVLAC5

| **SRVLAC5 information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SRVLAC5 | | | | |  |
| **Service description** | | | | Credit/Debit of deposit account with corresponding credit/debit of GL Account | | | | |  |
| **Core Banking System** | | | | DEPOSITS | | | | |  |
|  | | | |  | | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | **Name** | | **ISO Field** | **Description** | | **Data Type** | | **Length** | |
| 1 | SYSTEM | | N/A | Account system. Set to ‘E’ (program 1,2) | | N/A | | N/A | |
| **2** | **ACCOUNT** | | **DE 102** | **Deposit Account to be debited** | | **N/A** | | **N/A** | |
| **3** | **TRANS\_AMOUNT** | | **DE 05** | **Transaction amount** | | **N/A** | | **N/A** | |
| **4** | **D\_VALUE** | | **DE 13** | **Transaction Date** | | **N/A** | | **N/A** | |
| 5 | REASON\_CODE | | N/A | Set to 19 | | N/A | | N/A | |
| 6 | TRT\_REASON | | N/A | Set to ‘ΑΝΤ.Moneysend’ | | N/A | | N/A | |
| 7 | OPERATION\_ID | | N/A | Transaction Code used to retrieve the GL Account to be debited/credited. Retrieved from **Table GL\_ACC\_PARM** | | N/A | | N/A | |
| **8** | **REFERENCE\_ID** | | **DE 47**  **Tag 901** | **Reference ID. Set to SRN** | | **N/A** | | **N/A** | |
| 9 | CHANNEL | | N/A | Transaction channel. Set to ‘05’ | | N/A | | N/A | |
| **10** | **BRANCH\_SND** | | **DE 41** | **Transaction branch. Positions 4-6** | | **N/A** | | **N/A** | |
| **11** | **ATERM\_ID** | | **DE 41** | **Terminal ID. Positions 4-6** | | **N/A** | | **N/A** | |
| **12** | **WSID** | | **DE 41** | **Workstation Id. Positions 4-6** | | **N/A** | | **N/A** | |
| 13 | TRNUMB | | N/A | Transaction sequence number. Set to ‘001’ | | N/A | | N/A | |
| **14** | **USER\_ID** | | **DE 41** | **User ID. Positions 4-6** | | **N/A** | | **N/A** | |
| **15** | **AUTH\_USER** | | **DE 41** | **Authorized user ID. Positions 4-6** | | **N/A** | | **N/A** | |
| 16 | YPHRESIA | | N/A | Set to ‘90’ | | N/A | | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | | **Name** | **ISO Field** | **Description** | **Data Type** | | **Length** | | |
| 1 | | RC | N/A | Response code | N/A | | N/A | | |
| 2 | | RESP | N/A | Response message | N/A | | N/A | | |

# Switching Detail Design

## POS Services (Off-Us)

### BILL PAYMENT

#### WAY4 communication

##### Normal – Bill Payment

| **Transaction General information** | |
| --- | --- |
| **Transaction category (EN)** | Bill Payment |
| **Transaction category (GR)** | Πληρωμή λογαριασμού |
| **Channel** | POS |
| **ISO message type** | 0200 |
| **Transaction Identification (as sent from Base24)** | Transaction Code of P-3 = 00 and Company Code =’P1A’ and P-61 = 'Card Issuer Data' |
| **Use Cases** | TBD |

Online (0200/0210)

For the ISO Message please refer to ISO Specifications.xls “POS\_PAYMENT\_0100” *in Chapter 6 Appendices*

Way4 Actions

| **Actions** |
| --- |
| * Executes authorization process according to standard WAY4 authorization rules * **IF** *DE 03 = ‘00’ and DE 48-tag 848 = “P1A” and P-61 = 'Card Issuer Data'*  indicating that the transaction is BILL PAYMENT with foreign card (non NBG card), **THEN**   + Way4 forwards the message to the IPS Schemes (VISA/MasterCard)   + After the successful response from the IPS Schemes (VISA/MasterCard), Way4 sends an advice message to Mainframe. |

Reversal (0420/0430)

For the ISO Message please refer to ISO Specifications.xls “POS\_PAYMENT\_0420*” in Chapter 6 Appendices*

WAY4 Actions

| **Actions** |
| --- |
| * Executes authorization process according to standard WAY4 authorization rules * **IF** *message type = 0420* ***AND*** *DE 03 = 00* ***AND*** *DE 48 tag 848 = ‘P1A’*  indicating that the transaction is a reversal of Bill Payment with foreign cards **THEN:**   + Way4 forwards the message to the IPS Schemes (VISA/MasterCard)   + Way4 sends a reversal message to Mainframe |

#### WAY4 to Core Banking communication

###### [IPSPOS3] – All POS Transactions - Normal

Advice (0120/0130)

| **Transaction’s ISO Message Data** | |
| --- | --- |
| **Channel** | POS |
| **ISO Message Type** | 0120/0130 |
| **ISO Processing Code** | Message Type = ‘0120’ and  Transaction Code of P-3 = 00 and  Company Code =’P1A’ and  DE112-tag F0.C1 = ‘Card Issuer Network:  'E' - MasterCard  'V' - VISA’ |

For the ISO Message please refer to ISO Specifications.xls “POS\_PAYMENT\_0120\_MAINFRAME*” in Chapter 6 Appendices*

Service Logic

| **Algorithm** |
| --- |
| * **IF** transaction is normal and it is organization payment to a POS Payspot, **THEN:**   + Registers the reason of the declined in a table (by calling **TPPIPMN**) * For organization payment to a POS Payspot:   + Checks the unique payment code retrieved from *DE 48 – Tag 85* (by calling **SRVDEAT**)   + Registers the unique payment code retrieved from *DE 48 – Tag 85* in a table in order to perform accounting (by calling **TPPIPMN**) |

###### Core Banking Services

SRVDEAT

| **SRVDEAT information** | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SRVDEAT | | |  |
| **Service description** | | | | Checks the unique payment code | | |  |
| **CICS System** | | | | DEPOSITS | | |  |
|  | | | |  | | |  |
| **Input Data** | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | **Length** | |
| **1** | **ID** | **N/A** | **SUBSTR(DE13,7,4)!!SUBSTR(DE13,4,2)!!SUBSTR(DE13,1,2)!!SUBSTR(DE48-Tag 851,1,12)** | | **N/A** | **N/A** | |
| 2 | CHANNEL | N/A | Set to BILLPAY’ | | N/A | N/A | |
| 3 | AMOUNT | N/A | Settlement Amount | | N/A | N/A | |
| 4 | TRN\_TYPE | N/A | Set to “ “ | | N/A | N/A | |
| **Output Data** | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | **Length** | |
| 1 | RC | N/A | Response code | | N/A | N/A | |
| 2 | RESP | N/A | Response message | | N/A | N/A | |

TPPIPMN

| **TPPIPMN information** | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | TPPIPMN | | |  |
| **Service description** | | | | Bill payments | | |  |
| **CICS System** | | | | DEPOSITS | | |  |
|  | | | |  | | |  |
| **Input Data** | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | **Length** | |
| **1** | **Payment ID** | **DE 48.841** | **Bill Payment Number DE 48 – Tag 851 First 12 positions** | | **N/A** | **N/A** | |
| 2 | STTLMINF\_METHOD | N/A | Set to ‘CARD’ | | N/A | N/A | |
| 3 | RMTINF\_UNSTRUCTURED\_LINE | N/A | Set to ‘BKNT’ for MasterCard or set to ‘VISACR’ for VISA | | N/A | N/A | |
| **Output Data** | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | **Length** | |
| 1 | RC | N/A | Response code | | N/A | N/A | |
| 2 | RESP | N/A | Response message | | N/A | N/A | |

###### [IPSPOS3] – All POS Transactions - Reversal

Reversal (0420/0430)

| **Transaction’s ISO Message Data** | |
| --- | --- |
| **Channel** | ATM |
| **ISO Message Type** | 0420/0420 |
| **ISO Processing Code** | 00 |

For the ISO Message please refer to ISO Specifications.xls “*POS\_PAYMENT\_0420” in Chapter 6 Appendices*

Service Logic

| **Algorithm** |
| --- |
| * For organization payment to a POS Payspot:   + Checks the unique payment code retrieved from *DE 48 – Tag 851* (by calling **SRVDEAT**)   + Executes reversal of payment (by calling **TPPRPMN**) |

###### Core Banking Services

SRVDEAT

| **SRVDEAT information** | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SRVDEAT | | |  |
| **Service description** | | | | Checks the unique payment code | | |  |
| **CICS System** | | | | DEPOSITS | | |  |
|  | | | |  | | |  |
| **Input Data** | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | **Length** | |
| **1** | **ID** | **N/A** | **SUBSTR(DE13,7,4)!!SUBSTR(DE13,4,2)!!SUBSTR(DE13,1,2)!!SUBSTR(DE48-Tag 851,1,12)** | | **N/A** | **N/A** | |
| 2 | CHANNEL | N/A | Set to ‘BILLPAY’ | | N/A | N/A | |
| 3 | AMOUNT | N/A | Settlement Amount | | N/A | N/A | |
| 4 | TRN\_TYPE | N/A | Set to ‘R’ | | N/A | N/A | |
| **Output Data** | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | **Length** | |
| 1 | RC | N/A | Response code | | N/A | N/A | |
| 2 | RESP | N/A | Response message | | N/A | N/A | |

TPPRPMN

| **TPPRPMN information** | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | TPPRPMN | | |  |
| **Service description** | | | | Reversal bill payments | | |  |
| **CICS System** | | | | DEPOSITS | | |  |
|  | | | |  | | |  |
| **Input Data** | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | **Length** | |
| **1** | **Payment ID** | **DE 48.841** | **Bill Payment Number DE 48 – Tag 851 First 12 positions** | | **N/A** | **N/A** | |
| 2 | STTLMINF\_METHOD | N/A | Set to ‘CARD’ | | N/A | N/A | |
| 3 | RMTINF\_UNSTRUCTURED\_LINE | N/A | Set to ‘BKNT’ for MasterCard or set to ‘VISACR’ for VISA | | N/A | N/A | |
| 4 | PMTID\_CHANNEL | N/A | Set to ‘BILLPAY’ | |  |  | |
| **Output Data** | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | **Length** | |
| 1 | RC | N/A | Response code | | N/A | N/A | |
| 2 | RESP | N/A | Response message | | N/A | N/A | |

# 

# ATM Services

### NOTE ACCEPTANCE

#### WAY4 communication

##### Normal - Validations

| **Transaction General information** | |
| --- | --- |
| **Transaction category (EN)** | Cash Deposit without envelope in NBG’s Recycle/BNA ATM |
| **Transaction category (GR)** | Κατάθεση μετρητών χωρίς χρήση φακέλου σε Recycle/BNA ΑΤΜ ΕΤΕ |
| **Channel** | ATM |
| **ISO message type** | 0200: Validations |
| **Transaction Identification (as sent from Base24)** | Processing Code: 21 or 90   * ATM type in P0 token for BNA: 2,3 or 9 * ATM type in P0 token for Recycle: 4 |
| **Use Cases** |  |

###### Online (0100/0110)

For the ISO Message please refer to ISO Specifications.xls “*NOTE\_ACCEPTANCE\_VAL\_SP\_0100*” in *Chapter 6 Appendices*

Online (0220/0230)

For the ISO Message please refer to ISO Specifications.xls “*NOTE\_ACCEPTANCE\_VAL\_SP\_0220” in Chapter 6 Appendices*

##### Normal – Amount Transfers

| **Transaction General information** | |
| --- | --- |
| **Transaction category (EN)** | Cash Deposit without envelope in NBG’s Recycle/BNA ATM |
| **Transaction category (GR)** | Κατάθεση μετρητών χωρίς χρήση φακέλου σε Recycle/BNA ΑΤΜ ΕΤΕ |
| **Channel** | ATM |
| **ISO message type** | 0220: Amount Transfers |
| **Transaction Identification (as sent from Base24)** | Processing Code: 21 or 90   * ATM type in P0 token for BNA: 2,3 or 9   ATM type in P0 token for Recycle: 4 |
| **Use Cases** |  |

###### Way4 Actions

| **Actions** |
| --- |
| * Executes authorization process according to standard WAY4 authorization rules and product parametrization as follows: * Logs the deposit transaction for the input amount |

##### Reversal - Validations

| **Transaction General information** | |
| --- | --- |
| **Transaction category (EN)** | Cash Deposit without envelope in NBG’s Recycle/BNA ATM |
| **Transaction category (GR)** | Κατάθεση μετρητών χωρίς χρήση φακέλου σε Recycle/BNA ΑΤΜ ΕΤΕ |
| **Channel** | ATM |
| **ISO message type** | 0100: Validations |
| **Transaction Identification (as sent from Base24)** | Processing Code: 21 or 90   * ATM type in P0 token for BNA: 2,3 or 9 * ATM type in P0 token for Recycle: 4 |
| **Use Cases** |  |

###### Online (0100/0110)

For the ISO Message please refer to ISO Specifications.xls “*NOTE\_ACCEPTANCE\_SP\_0100*” in *Chapter 6 Appendices*

##### Reversal – Amount Transfers

| **Transaction General information** | |
| --- | --- |
| **Transaction category (EN)** | Cash Deposit without envelope in NBG’s Recycle/BNA ATM |
| **Transaction category (GR)** | Κατάθεση μετρητών χωρίς χρήση φακέλου σε Recycle/BNA ΑΤΜ ΕΤΕ |
| **Channel** | ATM |
| **ISO message type** | 0420 |
| **Transaction Identification (as sent from Base24)** | Processing Code: 21 or 90   * ATM type in P0 token for BNA: 2,3 or 9 * ATM type in P0 token for Recycle: 4 |
| **Use Cases** |  |

For the ISO Message please refer to ISO Specifications.xls “*NOTE\_ACCEPTANCE\_SP\_0420*” in *Chapter 6 Appendices*

###### Way4 Actions

| **Actions** |
| --- |
| * Executes authorization process according to standard WAY4 authorization rules and product parametrization as follows: * Logs the deposit transaction for the input amount |

#### WAY4 to Core Banking System communication

#### [CMDDPAV] - Cash deposit without envelope in Recycle/BNA ATM – Normal - Validation

###### Online (0100/0110)

| **Transaction’s ISO Message Data** | |
| --- | --- |
| **Use Case ID** |  |
| **Channel** | ATM |
| **ISO Message Type** | 0100/0110 |
| **ISO Processing Code** | 29 |

For the ISO Message please refer to ISO Specifications.xls “*NOTE\_ACCEPTANCE\_SP\_0100”* in *Chapter 6 Appendices*

###### Service Logic

| **Algorithm** |
| --- |
| * Retrieves ATM Branch and ATM’s Deposit and Cash account for ATM Channel (by calling **ATMACCT**) * Performs the following validations for customer’s deposit account * Validates that customer’s account exists (by calling **SRVSMAS**) * Validates that the customer’s account product permits debiting (by calling **SRVPRCH**) * Retrieves Card Owner SYDIPEL ID (by calling **SRVIXAL**)   + Check if customer is a legal entity (by calling service **SRVIIPS**) * Performs the following validations for the ATM’s account   + Validates that the account exists (by calling **SRVSMAS**)   + Validates that the account product permits crediting (by calling **SRVPRCH**) * Check is customer is a russian and block them (by calling **SRVIXAA, SRVRUSS, SRVPSTN**) * Retrieves the operation ID (by calling **SCDGLP**) * Retrieves the available balance of the account (by calling **SRVAVBA**) * **IF** any of the above checks fails, **THEN**: * The transaction is declined |

##### [CMDDPAA] - Cash deposit without envelope in Recycle/BNA ATM – Normal - Action

###### Online (0220/0230)

| **Transaction’s ISO Message Data** | |
| --- | --- |
| **Use Case ID** |  |
| **Channel** | ATM |
| **ISO Message Type** | 0220/0230 |
| **ISO Processing Code** | 29 |

For the ISO Message please refer to ISO Specifications.xls “*NOTE\_ACCEPTANCE\_SP\_0100”* in *Chapter 6 Appendices*

###### Service Logic

| **Algorithm** |
| --- |
| * Retrieve ATM’s branch, cash and deposit accounts (by calling **ATMCAAT**) * **IF** (F0.C2 = 06 or 08), indicating that this card is prepaid ETE or consumer Credit, **THEN**   + Retrieves the operation ID (by calling **SCDGLP**)   + Transfer amount from ATM (by calling **SRVLAC3**)   + Insert payment in KCCT.CRCA\_TPAYMENTS[Table] (by calling **KCTINS**)   + Exit with no other action * Retrieves the operation ID (by calling **SCDGLP**) * Checks **IF** *DE 112-tag F0.CC = 2,3 or 9* indicating that the transaction is performed in a BNA ATM **THEN**: * Transfers the amount from ATM’s *Deposit* Account (source account) to input deposit account (target account) (by calling **SRVPMNT**) * **Otherwise** (Recycle ATM): * Transfers the amount from ATM’s *Cash* Account (source account) to input deposit account (target account) (by calling **SRVPMNT**) * Retrieves the available balance of the account (by calling **SRVCAVB**) |

##### [CMDDEPO3] - Cash deposit without envelope in Recycle/BNA ATM - Reversal

###### Reversal (0420/0430)

| **Transaction’s ISO Message Data** | |
| --- | --- |
| **Use Case ID** |  |
| **Channel** | ATM |
| **ISO Message Type** | 0420/0420 |
| **ISO Processing Code** | 29 |

For the ISO Message please refer to ISO Specifications.xls “*NOTE\_ACCEPTANCE\_SP\_0100*” in *Chapter 6 Appendices*

###### Service Logic

| **Algorithm** |
| --- |
| * Retrieves ATM Branch and ATM’s Deposit and Cash account for ATM Channel (by calling **ATMACCT**) * Performs the following validations for customer’s deposit account * Validates that customer’s account exists (by calling **SRVSMAS**) * Validates that the customer’s account product permits crediting (by calling **SELORCN**) * Performs the following validations for the ATM’s account   + Validates that the account exists (by calling **SRVSMAS**)   + Validates that the account product permits debiting (by calling **SELORCN**) * Retrieves Card Owner SYDIPEL ID (by calling **SRVIXAL**)   + Check if customer is a legal entity (by calling service **SRVIIPS**) * Retrieves the operation ID (by calling **SCDGLP**) * Checks **IF** *DE 112-tag F0.CC = 2,3 or 9* indicating that the transaction is performed in a BNA ATM **THEN**: * Transfers the amount from input deposit account (source account) to ATM’s *Deposit* Account (target account) (by calling **SRVPMNT**) * **Otherwise** (Recycle ATM): * Transfers the amount from input deposit account (source account) to ATM’s *Cash* Account (target account) (by calling **SRVPMNT**) * Retrieves the operation ID (by calling **SCDGLP**) * Calculate account available balance (by calling **SRVCAVB**) * **IF** DE 02 starts from ‘930050’ indicating that the card is Ethnodeposit **THEN**: * Logs the deposit transaction of input amount to target account (given as input) in KAMT.DEPOS[Table] (by calling **DEPODEL**) |

# 

# Appendices

## Common Services – Applicable for Payment transactions

### [SCDORP] – Retrieves all the related to an organization information and parametrization

#### Service Logic

| **Algorithm** |
| --- |
| * Retrieves from Table ORG\_PMNT\_PARM based on the Organization Code given as input the following data: * Payment Indication (GIRO or bilateral payment) * Commission Indication * Commission code * Institution * Indication if the commission account for the organization is different from the one of the amount * Effective date * Indicator if the commission of the organization is different from the one of the amount * Product code |

##### SCDORP

| **SCDORP information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SCRORP | | | |  |
| **Service description** | | | | | Retrieves all the related to an organization information and parametrization | | | |  |
| **CICS System** | | | | | Common | | | |  |
|  | | | | |  | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| **1** | | **ORGN\_CODE** | | **DE 48 tag 848** | | **The code of organization to be paid** | **N/A** | **N/A** | |
| **Output Data** | | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| 1 | COMMISION\_CDE | | N/A | | | Code for commission needed by SELEO1 to calculate commission | N/A | N/A | |
| 2 | INSTITUTION | | N/A | | | Institution name (used as input in INSTSEL) | N/A | N/A | |
| 3 | EFFECTIVE\_DATE | | N/A | | | Effective date after which the intermediary account is active (used as input in INSTSEL) | N/A | N/A | |
| 4 | PAYMENT\_IND | | N/A | | | Indication if the payment is completed through GIRO Payment or Bilateral 'G': GIRO 'B': Bilateral | N/A | N/A | |
| 5 | DIF\_COM\_ACCOUNT\_IND | | N/A | | | Indicator if the commission of the organization is different from the one of the amount | N/A | N/A | |
| 6 | REASON\_CDE | | N/A | | | Reason code needed by SRVCDAL to distinguish the different organization payments | N/A | N/A | |
| 7 | PRODUCT\_CDE | | N/A | | | Product code, needed by SRV4343 | N/A | N/A | |
| 8 | COMM\_IND | | N/A | | | Indication if the commission should be calculated for the payment  ‘Y’: Commission should be calculated  ‘ ‘: Commission should not be calculated | N/A | N/A | |

### [SCDGLP] – Retrieves the operation ID per transaction

#### Service Logic

| **Algorithm** |
| --- |
| * Retrieves from Table ORG\_PMNT\_PARM based on the Organization Code given as input the following data: * Payment Indication (GIRO or bilateral payment) * Commission Indication * Commission code * Institution * Indication if the commission account for the organization is different from the one of the amount * Effective date * Indicator if the commission of the organization is different from the one of the amount * Product code |

##### SCDGLP

| **SCDGLP information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | | SCDGLP | | | |  |
| **Service description** | | | | | Retrieves the operation ID of the transaction based on some criteria | | | |  |
| **CICS System** | | | | | Common | | | |  |
|  | | | | |  | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| **1** | | BUSINESS**\_**EVENT | | N/A | | Business event | N/A | N/A | |
| 2 | | TRAN\_CDE | | N/A | | Transaction code | N/A | N/A | |
| 3 | | CHANNEL | | N/A | | Channel | N/A | N/A | |
| 4 | | AMT\_TYPE | | N/A | | Amount type (A:Amount, F:Fee) | N/A | N/A | |
| 5 | | AMT\_TYPE\_SEQ | | N/A | | Set to ‘1’ | N/A | N/A | |
| 6 | | TXN\_CHAN | | N/A | | Transaction channel | N/A | N/A | |
| 7 | | ACCOUNT | | N/A | |  | N/A | N/A | |
| 8 | | EFFECTIVE\_DATE | | N/A | | The date when the operation Id will be effective | N/A | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | | **Name** | | **ISO Field** | | **Description** | **Data Type** | **Length** | |
| 1 | BUSINESS\_EVENT | | N/A | | | Organization Code | N/A | N/A | |
| 2 | AMT\_TYPE | | N/A | | | Amount type (A:Amount, F:Fee) | N/A | N/A | |
| 3 | AMT\_TYPE\_SEQ | | N/A | | | Sequence number of te amount type | N/A | N/A | |
| 4 | DESCRIPTION | | N/A | | | Description of the organization | N/A | N/A | |
| 5 | GL\_OPERATION\_ID | | N/A | | | Operation ID | N/A | N/A | |
| 6 | TIMESTAMP | | N/A | | |  | N/A | N/A | |
| 7 | SERVICE | | N/A | | | Service to be used for credit or debit | N/A | N/A | |
| 8 | DEBIT\_ACC\_IND | | N/A | | |  | N/A | N/A | |

### [SRVCAVB] - Retrieve account’s available balance

#### Service Logic

| **Algorithm** |
| --- |
| * Retrieves the following account balances to calculate the available balance of the account (and return in ISO message response *DE 54* (by calling **SRVAVBA**): * *Blocked amounts in Deposits* * *Blocked amounts from Cheques* * *Credit Ledger Balance (IRIS)* * *Account’s Ledger Balance* * *Retrieves the indication if the account has overdraft facility (by calling* ***SELACCM****)* * **IF** the account has overdraft facility, **THEN**: * *Calculates the Account’s Available Balance (including the Credit Ledger Balance from IRIS) as follows:*   *[Account’s Ledger Balance] – [Blocked amounts from Cheques]– [Blocked amounts from Deposits] + [Credit Ledger Balance (IRIS)]*   * **Otherwise**: * *Calculates the Account’s Available Balance (excluding the Credit Ledger Balance from IRIS) as follows:*   *[ Account’s Ledger Balance] – [Amount to be held from Checking account] – [Amount to be held from Deposits]* |
|  |

##### SRVCAVB

| **SRVCAVB information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SRVCAVB | | | | |  |
| **Service description** | | | | Retrieve account’s available balance | | | | |  |
| **CICS System** | | | | Common | | | | |  |
|  | | | |  | | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | SYSTEM | N/A | Account system. Set to ‘E’ (program 1,2) | | | N/A | | N/A | |
| **2** | **ACCOUNT** | **DE 102** | **Customer’s Deposit Account** | | | **N/A** | | **N/A** | |
| 3 | OPER\_ID |  | Operation ID | | | N/A | | N/A | |
| 4 | CHANNEL |  | Transaction channel. Set to ‘05’ | | | N/A | | N/A | |
| 5 | BLCK\_OR\_DIRDEB |  | 0:Direct Debit, 1:Block | | | N/A | | N/A | |
| 6 | TRDATE |  | Transaction date | | | N/A | | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | BALANCE | N/A | The Account’s Available Balance (including the Credit Ledger Balance from IRIS) | | N/A | | N/A | | |
| 2 | BALANCE\_TO\_CHECK |  | The Account’s Available Balance (including the Credit Available Balance) | | N/A | | N/A | | |
| 3 | RC | N/A | Response code | | N/A | | N/A | | |
| 4 | RESP | N/A | Response message | | N/A | | N/A | | |

### [SRVFWVE] – Check for fee waiver

| **SELACCM information** | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SRVFWVE | | | |  |
| **Service description** | | | | Checks for Fee Waiver | | | |  |
| **CICS System** | | | | Common | | | |  |
|  | | | |  | | | |  |
| **Input Data** | | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | | **Data Type** | **Length** | |
| 1 | SETL\_DATE | N/A | The date the transaction will be settled | | | N/A | N/A | |
| **2** | **AMOUNT** | **N/A 05** | **Transaction amount** | | | **N/A** | **N/A** | |
| **3** | ACQ\_NET | N/A | Acquiring Institution Identification Code | | | N/A | N/A | |
| **4** | TXN\_TYP | N/A | Transaction type | | | N/A | N/A | |
| **5** | TERM\_ID | N/A | Terminal ID | | | N/A | N/A | |
| **6** | TRCODE | N/A | Set to ‘WDRW’ | | | N/A | N/A | |
| **7** | ACTION | N/A | Set to ‘ΑΝΑΛΗΨΗ’ | | | N/A | N/A | |
| **Output Data** | | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | |
| 1 | RC | N/A | Response code | | N/A | | N/A | |
| 2 | RESP | N/A | Response message | | N/A | | N/A | |

### [SRVDCBL] – Calculates the remaining amount to be withdrawn from customer’s account

#### Service Logic

##### SRVDCBL

| **SRVDCBL information** | | | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Service name** | | | | SRVDCBL | | | | |  |
| **Service description** | | | | Calculates the remaining amount to be withdrawn from customer’s account (Capital Controls) | | | | |  |
| **CICS System** | | | | Common | | | | |  |
|  | | | |  | | | | |  |
| **Input Data** | | | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | | **Data Type** | | **Length** | |
| 1 | CARD\_PAN | N/A | Card PAN | | | N/A | | N/A | |
| 2 | ATM\_VENDOR | N/A | ATM Type | | | N/A | | N/A | |
| **Output Data** | | | | | | | | | |
| **A/A** | **Name** | **ISO Field** | **Description** | | **Data Type** | | **Length** | | |
| 1 | RC | N/A | Response code | | N/A | | N/A | | |
| 2 | RESP | N/A | Response message | | N/A | | N/A | | |
| 3 | BALANCE | N/A | Available balance | | N/A | | N/A | | |

## New Tables

### [CRDT.ORG\_PMNT\_PARM] – Parametrization Table for Organizations

| **Table Information** | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Table name** | | | CRDT.ORG\_PMNT\_PARM | | | |  |
| **Table description** | | | Parametrization Table for Organizations payments | | | |  |
| **Database** | | | Mainframe | | | |  |
|  | | |  | | | |  |
| **Input Data** | | | | | | | |
| **A/A** | **Name** | **Description** | | **Primary Key** | **Data Type** | **Length** | |
| 1 | ORG\_CODE | The code of organization to be paid | | Yes | CHAR | 4 | |
| 2 | DESCRIPTION | Organization Description | |  | CHAR | 20 | |
| 3 | COMMISION\_CDE | Code for commission needed by SELEO1 to calculate commission | |  | CHAR | 10 | |
| 4 | UTIL\_IND |  | |  | CHAR | 1 | |
| 5 | INSTITUTION | Institution name (used as input in INSTSEL) | |  | CHAR | 10 | |
| 6 | EFFECTIVE\_DATE | Effective date after which the intermediary account is active (used as input in INSTSEL) | |  | CHAR | 10 | |
| 7 | IS\_REASON\_PARAM |  | |  | CHAR | 1 | |
| 8 | S\_TRN\_REASON\_N |  | |  | CHAR | 18 | |
| 9 | T\_TRN\_REASON\_N |  | |  | CHAR | 18 | |
| 10 | S\_TRN\_REASON\_R |  | |  | CHAR | 18 | |
| 11 | T\_TRN\_REASON\_R |  | |  | CHAR | 18 | |
| 12 | IS\_COM\_REAS\_PARAM |  | |  | CHAR | 1 | |
| 13 | S\_COM\_REASON\_N |  | |  | CHAR | 18 | |
| 14 | T\_COM\_REASON\_N |  | |  | CHAR | 18 | |
| 15 | S\_COM\_REASON\_R |  | |  | CHAR | 18 | |
| 16 | T\_COM\_REASON\_R |  | |  | CHAR | 18 | |
| 17 | PAYMENT\_IND | Indication if the payment is completed through GIRO Payment or Bilateral 'G': GIRO 'B': Bilateral | |  | CHAR | 1 | |
| 18 | DIF\_COM\_ACCOUNT\_IND | Indicator if the commission of the organization is different from the one of the amount | |  | CHAR | 1 | |
| 19 | PRODUCT\_CDE | Product code, needed by SRV4343 | |  | CHAR | 5 | |
| 20 | COMM\_IND | Indication if the commission should be calculated for the payment | |  | CHAR | 1 | |
| 21 | GL\_IND |  | |  | CHAR | 1 | |
| 22 | INST\_NAME |  | |  | CHAR | 18 | |

### [CRDT.GL\_ACC\_PARM] – Accounting Data Parametrization

| **Table Information** | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Table name** | | | CRDT.GL\_ACC\_PARM | | | |  |
| **Table description** | | | Table maintaining all the information related to an organization and its parametrization. | | | |  |
| **Database** | | | Mainframe | | | |  |
|  | | |  | | | |  |
| **Input Data** | | | | | | | |
| **A/A** | **Name** | **Description** | | **Primary Key** | **Data Type** | **Length** | |
| 1 | BUSINESS\_EVENT | Business event. Either the code of organization to be paid in case that CHANNEL = 'O' Or the Business Event as received from Way4 in case that CHANNEL = 'B' | | Yes | CHAR | 32 | |
| 2 | TRAN\_CDE | Transaction code | |  | CHAR | 3 | |
| 3 | TXN\_CHAN |  | |  | CHAR | 4 | |
| 4 | CHANNEL | Operation Mode 'O': Online 'B': Batch | | Yes | CHAR | 3 | |
| 5 | AMT\_TYPE | Amount type 'F': Fee 'A': Amount | | Yes | CHAR | 1 | |
| 6 | AMT\_TYPE\_SEQ | In case that more than one fees need to be applied for a business event, this column contains their sequence (1,2,3…) | | Yes | INTEGER | 1 | |
| 7 | DESCRIPTION | Business Event description | |  | CHAR | 20 | |
| 8 | GL\_OPERATION\_ID |  | |  | CHAR | 5 | |
| 9 | EFFECTIVE\_DATE | Effective Date | |  | CHAR | 10 | |
| 10 | TIMESTAMP | Timestamp | |  | CHAR | 26 | |
| 11 | ACCOUNT | Account number | |  | CHAR | 16 | |
| 12 | DEBIT\_ACC\_IND | Debit Account Indicator | |  | CHAR | 1 | |
| 13 | SERVICE |  | |  | CHAR | 8 | |
| 14 | BATCH\_G\_SPECIAL |  | |  | CHAR | 3 | |
| 15 | TRT\_REASON |  | |  | CHAR | 80 | |
| 16 | INSTITUTION |  | |  | CHAR | 6 | |
| 17 | PRODUCT | Product code | |  | CHAR | 4 | |
| 18 | TRANS\_CURR |  | |  | CHAR | 3 | |

### [CRDT.W4\_TRN] – ATM and POS transactions logging

| **Table Information** | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Table name** | | | CRDT.W4\_TRN | | | |  |
| **Table description** | | | Table containing ATM and POS transactions received from Way4 | | | |  |
| **Database** | | | Mainframe | | | |  |
|  | | |  | | | |  |
| **Input Data** | | | | | | | |
| **A/A** | **Name** | **Description** | | **Primary Key** | **Data Type** | **Length** | |
| 1 | TERM\_ID | Terminal ID/ATM ID | |  | CHAR | 16 | |
| 2 | SRN | Sequence Reference Number | |  | CHAR | 12 | |
| 3 | STAN | Transaction Sequence Number | |  | CHAR | 12 | |
| 4 | TRDATE | Transaction Date | |  | CHAR | 10 | |
| 5 | TRTIME | Transaction Time | |  | CHAR | 8 | |
| 6 | TIME\_STAMP | Timestamp | |  | CHAR | 26 | |
| 7 | CARD\_PAN | Card PAN | |  | CHAR | 19 | |
| 8 | MSG\_TYPE | Message Type | |  | CHAR | 4 | |
| 9 | TRAN\_CDE | Transaction Code | |  | INT | 3 | |
| 10 | PROD\_ID |  | |  | CHAR | 2 | |
| 11 | FIID\_NET | Financial Institution Identification | |  | CHAR | 4 | |
| 12 | TRN\_AMT | Transaction amount in original's transaction currency | |  | INT | 15 | |
| 13 | TRN\_CUR | Transaction currency | |  | INT | 3 | |
| 14 | SETTL\_DATE |  | |  | CHAR | 10 | |
| 15 | SETTL\_AMT | Settlement amount (including fees and any makrups) | |  | INT | 15 | |
| 16 | SETTL\_CUR | Settlement amount's currency (amount excluding fees and markups) | |  | CHAR | 3 | |
| 17 | BIL\_AMT | Cardholder's bill amount | |  | INT | 15 | |
| 18 | BIL\_CUR | Cardholder's bill amount currency | |  | CHAR | 3 | |
| 19 | FEE\_DEP |  | |  | INT | 15 | |
| 20 | FEE\_W4 |  | |  | INT | 15 | |
| 21 | WAIVER |  | |  | CHAR | 1 | |
| 22 | REV\_TRN\_AMT | In partial reversals only: Actual amount in original's transaction currency | |  | INT | 15 | |
| 23 | REV\_SETT\_AMT | In partial reversals only: Actual amount including fees and any markups | |  | INT | 15 | |
| 24 | REV\_BIL\_AMT | In partial reversals only: Actual amount in euro currency | |  | INT | 15 | |
| 25 | ATM\_TYPE | ATM Type | |  | CHAR | 1 | |
| 26 | ATM\_VENDOR | ATM Vendor | |  | CHAR | 1 | |
| 27 | POS\_ACCEPTOR | POS Acceptor name | |  | CHAR | 40 | |
| 28 | MCC |  | |  | CHAR | 4 | |
| 29 | E\_COM\_IND |  | |  | CHAR | 1 | |
| 30 | INST\_NUM |  | |  | CHAR | 2 | |
| 31 | TERM\_COUNTRY |  | |  | CHAR | 2 | |
| 32 | POS\_ENTRY\_MODE |  | |  | CHAR | 3 | |
| 33 | ORG\_CODE | Organization Code | |  | CHAR | 3 | |
| 34 | PAY\_CODE |  | |  | CHAR | 40 | |
| 35 | S\_ACCOUNT | Source account | |  | CHAR | 19 | |
| 36 | T\_ACCOUNT | Target account | |  | CHAR | 19 | |
| 37 | AUTH\_CDE | Authorization Code | |  | CHAR | 6 | |
| 38 | RC\_ISO |  | |  | CHAR | 2 | |
| 39 | RC\_DPT |  | |  | CHAR | 2 | |
| 40 | RC | Response Code | |  | CHAR | 2 | |
| 41 | RC\_MSG |  | |  | CHAR | 10 | |
| 42 | RC\_TXT |  | |  | CHAR | 80 | |
| 43 | RC\_PGM |  | |  | CHAR | 8 | |
| 44 | CREDIT\_SUSPENSE |  | |  | CHAR | 1 | |

### [CRDT.W4\_TRN\_HIST] – ATM and POS transactions logging

| **Table Information** | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Table name** | | | CRDT.W4\_TRN\_HIST | | | |  |
| **Table description** | | | Historic table containing ATM and POS transactions received from Way4 | | | |  |
| **Database** | | | Mainframe | | | |  |
|  | | |  | | | |  |
| **Input Data** | | | | | | | |
| **A/A** | **Name** | **Description** | | **Primary Key** | **Data Type** | **Length** | |
| 1 | TERM\_ID | Terminal ID/ATM ID | |  | CHAR | 16 | |
| 2 | SRN | Sequence Reference Number | |  | CHAR | 12 | |
| 3 | STAN | Transaction Sequence Number | |  | CHAR | 12 | |
| 4 | TRDATE | Transaction Date | |  | CHAR | 10 | |
| 5 | TRTIME | Transaction Time | |  | CHAR | 8 | |
| 6 | TIME\_STAMP | Timestamp | |  | CHAR | 26 | |
| 7 | CARD\_PAN | Card PAN | |  | CHAR | 19 | |
| 8 | MSG\_TYPE | Message Type | |  | CHAR | 4 | |
| 9 | TRAN\_CDE | Transaction Code | |  | INT | 3 | |
| 10 | PROD\_ID |  | |  | CHAR | 2 | |
| 11 | FIID\_NET | Financial Institution Identification | |  | CHAR | 4 | |
| 12 | TRN\_AMT | Transaction amount in original's transaction currency | |  | INT | 15 | |
| 13 | TRN\_CUR | Transaction currency | |  | INT | 3 | |
| 14 | SETTL\_DATE |  | |  | CHAR | 10 | |
| 15 | SETTL\_AMT | Settlement amount (including fees and any makrups) | |  | INT | 15 | |
| 16 | SETTL\_CUR | Settlement amount's currency (amount excluding fees and markups) | |  | CHAR | 3 | |
| 17 | BIL\_AMT | Cardholder's bill amount | |  | INT | 15 | |
| 18 | BIL\_CUR | Cardholder's bill amount currency | |  | CHAR | 3 | |
| 19 | FEE\_DEP |  | |  | INT | 15 | |
| 20 | FEE\_W4 |  | |  | INT | 15 | |
| 21 | WAIVER |  | |  | CHAR | 1 | |
| 22 | REV\_TRN\_AMT | In partial reversals only: Actual amount in original's transaction currency | |  | INT | 15 | |
| 23 | REV\_SETT\_AMT | In partial reversals only: Actual amount including fees and any markups | |  | INT | 15 | |
| 24 | REV\_BIL\_AMT | In partial reversals only: Actual amount in euro currency | |  | INT | 15 | |
| 25 | ATM\_TYPE | ATM Type | |  | CHAR | 1 | |
| 26 | ATM\_VENDOR | ATM Vendor | |  | CHAR | 1 | |
| 27 | POS\_ACCEPTOR | POS Acceptor name | |  | CHAR | 40 | |
| 28 | MCC |  | |  | CHAR | 4 | |
| 29 | E\_COM\_IND |  | |  | CHAR | 1 | |
| 30 | INST\_NUM |  | |  | CHAR | 2 | |
| 31 | TERM\_COUNTRY |  | |  | CHAR | 2 | |
| 32 | POS\_ENTRY\_MODE |  | |  | CHAR | 3 | |
| 33 | ORG\_CODE | Organization Code | |  | CHAR | 3 | |
| 34 | PAY\_CODE |  | |  | CHAR | 40 | |
| 35 | S\_ACCOUNT | Source account | |  | CHAR | 19 | |
| 36 | T\_ACCOUNT | Target account | |  | CHAR | 19 | |
| 37 | AUTH\_CDE | Authorization Code | |  | CHAR | 6 | |
| 38 | RC\_ISO |  | |  | CHAR | 2 | |
| 39 | RC\_DPT |  | |  | CHAR | 2 | |
| 40 | RC | Response Code | |  | CHAR | 2 | |
| 41 | RC\_MSG |  | |  | CHAR | 10 | |
| 42 | RC\_TXT |  | |  | CHAR | 80 | |
| 43 | RC\_PGM |  | |  | CHAR | 8 | |
| 44 | CREDIT\_SUSPENSE |  | |  | CHAR | 1 | |

### [CRDT.MSG\_UNIQ] – Message Uniqueness criteria

| **Table Information** | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Table name** | | | CRDT.MSG\_UNIQ | | | |  |
| **Table description** | | | Table containing ATM and POS transactions uniqueness criteria | | | |  |
| **Database** | | | Mainframe | | | |  |
|  | | |  | | | |  |
| **Input Data** | | | | | | | |
| **A/A** | **Name** | **Description** | | **Primary Key** | **Data Type** | **Length** | |
| 1 | SRN | Sequence Reference Number | |  | CHAR | 12 | |
| 2 | TRDATE | Transaction Date | |  | CHAR | 10 | |
| 3 | MSG\_TYPE | Message Type | |  | CHAR | 4 | |
| 4 | TRN\_CDE | Transaction code | |  | CHAR | 3 | |

### [CRDT.SMARTPIN\_TRACK] – SmartPin Data

| **Table Information** | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Table name** | | | **CRDT.SMARTPIN\_TRACK** | | | |  |
| **Table description** | | | Table containing SmartPin data | | | |  |
| **Database** | | | Mainframe | | | |  |
|  | | |  | | | |  |
| **Input Data** | | | | | | | |
| **A/A** | **Name** | **Description** | | **Primary Key** | **Data Type** | **Length** | |
| 1 | CARD |  | |  | CHAR | 19 | |
| 2 | PRODUCT\_NAME | Product name | |  | CHAR | 30 | |
| 3 | MATRIX\_START\_DATE |  | |  | CHAR | 10 | |
| 4 | MATRIX\_END\_DATE |  | |  | CHAR | 10 | |
| 5 | MATRIX\_SEND\_DATE |  | |  | CHAR | 1 | |
| 6 | MATRIX\_SEND\_STATUS |  | |  | CHAR | 1 | |
| 7 | MATRIX\_SEND\_DATE |  | |  | CHAR | 10 | |
| 8 | POSITIONS\_SEND\_TYPE |  | |  | CHAR | 1 | |
| 9 | POSITIONS\_SEND\_STATUS |  | |  | CHAR | 1 | |
| 10 | POSITIONS\_SEND\_DATE |  | |  | CHAR | 10 | |
| 11 | TIMESTAMP |  | |  | CHAR | 26 | |

### [KAMT.INST\_ACCT] – Institution Accounts

| **Table Information** | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Table name** | | | **KAMT.INST\_ACCT** | | | |  |
| **Table description** | | | Institution accounts | | | |  |
| **Database** | | | Mainframe | | | |  |
|  | | |  | | | |  |
| **Input Data** | | | | | | | |
| **A/A** | **Name** | **Description** | | **Primary Key** | **Data Type** | **Length** | |
| 1 | INSTITUTION |  | |  | CHAR | 8 | |
| 2 | APPLICATION |  | |  | CHAR | 8 | |
| 3 | BRANCH | Branch ID | |  | CHAR | 5 | |
| 4 | ACCOUNT | Account number | |  | CHAR | 16 | |
| 5 | EFFECTIVE\_DATE |  | |  | CHAR | 10 | |
| 6 | EFF\_TIMESTAMP |  | |  | CHAR | 26 | |
| 7 | COM\_BRANCH |  | |  | CHAR | 5 | |
| 8 | COM\_ACCOUNT |  | |  | CHAR | 16 | |

### [KAMT.ATMID] – ATM Data

| **Table Information** | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Table name** | | | **KAMT.ATMID** | | | |  |
| **Table description** | | |  | | | |  |
| **Database** | | | Mainframe | | | |  |
|  | | |  | | | |  |
| **Input Data** | | | | | | | |
| **A/A** | **Name** | **Description** | | **Primary Key** | **Data Type** | **Length** | |
| 1 | ID |  | |  | CHAR | 8 | |
| 2 | BRANCH | Branch ID | |  | CHAR | 5 | |
| 3 | ACCOUNT | Account number | |  | CHAR | 16 | |
| 4 | T\_TIMESTAMP | Timestamp | |  | CHAR | 26 | |
| 5 | DEPO\_ACCOUNT |  | |  | CHAR | 16 | |
| 6 | ATM\_TYPE | ATM type | |  | CHAR | 3 | |
| 7 | ERGO\_ACCOUNT |  | |  | CHAR | 16 | |
| 8 | NUM\_CHANGE |  | |  | INTEGER | 5 | |

### [KCCT.CRCA\_TPAYMENTS] – Logging payments

| **Table Information** | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Table name** | | | **KCCT.CRCA\_TPAYMENTS** | | | |  |
| **Table description** | | |  | | | |  |
| **Database** | | | Mainframe | | | |  |
|  | | |  | | | |  |
| **Input Data** | | | | | | | |
| **A/A** | **Name** | **Description** | | **Primary Key** | **Data Type** | **Length** | |
| 1 | BRANCH | Branch number | |  | CHAR | 5 | |
| 2 | SEQNO |  | |  | CHAR | 4 | |
| 3 | TERMID |  | |  | CHAR | 4 | |
| 4 | TELLERID |  | |  | CHAR | 5 | |
| 5 | TRAN\_CODE | Transaction code | |  | CHAR | 4 | |
| 6 | TRAN\_DATE | Transaction date | |  | CHAR | 10 | |
| 7 | TRAN\_TIME | Transaction time | |  | CHAR | 8 | |
| 8 | TMSTMP | Timestamp | |  | CHAR | 26 | |
| 9 | INSTITUTION |  | |  | CHAR | 8 | |
| 10 | REFNO |  | |  | CHAR | 40 | |
| 11 | TRAN\_KEY | Transaction key | |  | CHAR | 18 | |
| 12 | AUTHID |  | |  | CHAR | 6 | |
| 13 | CARD |  | |  | CHAR | 16 | |
| 14 | S\_BRANCH | Source Branch | |  | CHAR | 5 | |
| 15 | S\_ACCOUNT | Source Account | |  | CHAR | 16 | |
| 16 | T\_BRANCH | Target Branch | |  | CHAR | 5 | |
| 17 | T\_ACCOUNT | Target Account | |  | CHAR | 16 | |
| 18 | AMOUNT |  | |  | FLOAT | 15 | |
| 19 | COMMISION |  | |  | FLOAT | 15 | |
| 20 | INST\_NUM |  | |  | INTEGER | 2 | |
| 21 | BATCH\_DATE |  | |  | CHAR | 10 | |
| 22 | REV\_BRANCH |  | |  | CHAR | 5 | |
| 23 | REV\_SEQNO |  | |  | CHAR | 4 | |
| 24 | REV\_TERMID |  | |  | CHAR | 4 | |
| 25 | REV\_TELLERID |  | |  | CHAR | 5 | |
| 26 | REV\_TRAN\_CODE |  | |  | CHAR | 4 | |
| 27 | REV\_TRAN\_DATE |  | |  | CHAR | 10 | |
| 28 | REV\_TRAN\_TIME |  | |  | CHAR | 8 | |
| 29 | REV\_TMSTMP |  | |  | CHAR | 26 | |
| 30 | INT\_KEY |  | |  | CHAR | 25 | |

### [KCCT.CRCA\_TPAYMENTS\_HIST] – Logging Payments Hist

| **Table Information** | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Table name** | | | **KCCT.CRCA\_TPAYMENTS\_HIST** | | | |  |
| **Table description** | | | Historic table of CRCA\_TPAYMENTS | | | |  |
| **Database** | | | Mainframe | | | |  |
|  | | |  | | | |  |
| **Input Data** | | | | | | | |
| **A/A** | **Name** | **Description** | | **Primary Key** | **Data Type** | **Length** | |
| 1 | BRANCH | Branch number | |  | CHAR | 5 | |
| 2 | SEQNO |  | |  | CHAR | 4 | |
| 3 | TERMID |  | |  | CHAR | 4 | |
| 4 | TELLERID |  | |  | CHAR | 5 | |
| 5 | TRAN\_CODE | Transaction code | |  | CHAR | 4 | |
| 6 | TRAN\_DATE | Transaction date | |  | CHAR | 10 | |
| 7 | TRAN\_TIME | Transaction time | |  | CHAR | 8 | |
| 8 | TMSTMP | Timestamp | |  | CHAR | 26 | |
| 9 | INSTITUTION |  | |  | CHAR | 8 | |
| 10 | REFNO |  | |  | CHAR | 40 | |
| 11 | TRAN\_KEY | Transaction key | |  | CHAR | 18 | |
| 12 | AUTHID |  | |  | CHAR | 6 | |
| 13 | CARD |  | |  | CHAR | 16 | |
| 14 | S\_BRANCH | Source Branch | |  | CHAR | 5 | |
| 15 | S\_ACCOUNT | Source Account | |  | CHAR | 16 | |
| 16 | T\_BRANCH | Target Branch | |  | CHAR | 5 | |
| 17 | T\_ACCOUNT | Target Account | |  | CHAR | 16 | |
| 18 | AMOUNT |  | |  | FLOAT | 15 | |
| 19 | COMMISION |  | |  | FLOAT | 15 | |
| 20 | INST\_NUM |  | |  | INTEGER | 2 | |
| 21 | BATCH\_DATE |  | |  | CHAR | 10 | |
| 22 | REV\_BRANCH |  | |  | CHAR | 5 | |
| 23 | REV\_SEQNO |  | |  | CHAR | 4 | |
| 24 | REV\_TERMID |  | |  | CHAR | 4 | |
| 25 | REV\_TELLERID |  | |  | CHAR | 5 | |
| 26 | REV\_TRAN\_CODE |  | |  | CHAR | 4 | |
| 27 | REV\_TRAN\_DATE |  | |  | CHAR | 10 | |
| 28 | REV\_TRAN\_TIME |  | |  | CHAR | 8 | |
| 29 | REV\_TMSTMP |  | |  | CHAR | 26 | |
| 30 | INT\_KEY |  | |  | CHAR | 25 | |

### [DFRT.CUST\_ACC\_COUNT] – Counter Table

| **Table Information** | | | | | | |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **Table name** | | | **DFRT.CUST\_ACC\_COUNT** | | | |  |
| **Table description** | | |  | | | |  |
| **Database** | | | Mainframe | | | |  |
|  | | |  | | | |  |
| **Input Data** | | | | | | | |
| **A/A** | **Name** | **Description** | | **Primary Key** | **Data Type** | **Length** | |
| 1 | APPL\_ID | Application ID | |  | CHAR | 20 | |
| 2 | OPER\_ID | Operation ID | |  | CHAR | 10 | |
| 3 | I\_IP | Customer | |  | INTEGER | 11 | |
| 4 | ACCOUNT | Account | |  | CHAR | 27 | |
| 5 | ACC\_TYPE | Account type | |  | INTEGER | 11 | |
| 6 | TRDATE |  | |  | CHAR | 10 | |
| 7 | DAILY\_CNT |  | |  | INTEGER | 11 | |
| 8 | DAILY\_SUM |  | |  | FLOAT | 15 | |
| 9 | TRWEEK |  | |  | BIN FIXED | 31 | |
| 10 | WEEKLY\_CNT |  | |  | INTEGER | 11 | |
| 11 | WEEKLY\_SUM |  | |  | FLOAT | 15 | |
| 12 | TRMONTHLY |  | |  | BIN FIXED | 31 | |
| 13 | MONTHLY\_CNT |  | |  | INTEGER | 11 | |
| 14 | MONTHLY\_SUM |  | |  | FLOAT | 15 | |
| 15 | TRYEAR |  | |  | BIN FIXED | 31 | |
| 16 | YEARLY\_CNT |  | |  | INTEGER | 11 | |
| 17 | YEAR |  | |  | FLOAT | 15 | |

## ISO Parser Structs

### [ISODEINFO] – ISO Data Elements Fields Format

| **DE #** | **DE Name** | **Format** | **Value** | **Length** | **Coding** |
| --- | --- | --- | --- | --- | --- |
| DE 01 | MTID | FIXED | n | 4 | ASCII |
| DE 02 | Primary Account Number (PAN) | HLVAR | n | 7..19 | ASCII |
| DE 03 | Processing code | FIXED | n | 6 | BCD |
| DE 04 | Amount, transaction | FIXED | n | 12 | BCD |
| DE 05 | Amount, settlement | FIXED | n | 12 | BCD |
| DE 06 | Amount, cardholder billing | FIXED | n | 12 | BCD |
| DE 07 | Transmission date & time | FIXED | n | 10 | BCD |
| DE 10 | Conversion rate, cardholder billing | FIXED | n | 8 | BCD |
| DE 11 | System trace audit number | FIXED | n | 6 | BCD |
| DE 12 | Time, local transaction (hhmmss) | FIXED | n | 6 | BCD |
| DE 13 | Date, local transaction (MMDD) | FIXED | n | 4 | BCD |
| DE 14 | Date, expiration | FIXED | n | 4 | BCD |
| DE 15 | Date, settlement | FIXED | n | 4 | BCD |
| DE 18 | Merchant type | FIXED | n | 4 | BCD |
| DE 19 | Acquiring institution country code | FIXED | n | 3 | BCD |
| DE 20 | PAN extended, country code | FIXED | n | 3 | BCD |
| DE 22 | Point of service entry mode | FIXED | n | 3 | BCD |
| DE 23 | Application PAN sequence number | FIXED | n | 3 | BCD |
| DE 25 | Point of service condition code | FIXED | n | 2 | BCD |
| DE 26 | Point of service capture code | FIXED | n | 2 | BCD |
| DE 28 | Amount, transaction fee | FIXED | an | 9 | ASCII |
| DE 32 | Acquiring institution identification code | HLVAR | n | 6..11 | BCD |
| DE 33 | Forwarding institution identification code | HLVAR | n | 6..11 | BCD |
| DE 35 | Track 2 data | HLVAR | z | ..37 | BCD |
| DE 37 | Retrieval reference number | FIXED | an | 12 | ASCII |
| DE 38 | Authorization identification response | FIXED | an | 6 | ASCII |
| DE 39 | Response code | FIXED | an | 2 | ASCII |
| DE 41 | Card acceptor terminal identification | FIXED | ans | 8 | ASCII |
| DE 42 | Card acceptor identification code | FIXED | ans | 15 | ASCII |
| DE 43 | Card acceptor name/location (1-23 address 24-36 city 37-38 state 39-40 country) | FIXED | ans | 40 | ASCII |
| DE 44 | Additional response data | HLVAR | ans | 0..25 | ASCII |
| DE 45 | Track 1 data | HLVAR | ans | ..76 | ASCII |
| DE 46 | Additional data - ISO | HLLVAR | ans | 0..999 | ASCII |
| DE 47 | Additional data - national | HLLVAR | ans | 0..999 | ASCII |
| DE 48 | Additional data - private | HLLVAR | ans | 0..999 | ASCII |
| DE 49 | Currency code, transaction | FIXED | n | 3 | BCD |
| DE 50 | Currency code, settlement | FIXED | n | 3 | BCD |
| DE 51 | Currency code, cardholder billing | FIXED | n | 3 | BCD |
| DE 52 | Personal identification number data | FIXED |  | 64 | BIT |
| DE 53 | Security related control information | FIXED | n | 16 | BCD |
| DE 54 | Additional amounts | HLLVAR | ans | 20..120 | ASCII |
| DE 55 | Reserved ISO | HLLVAR |  | ..255 | BIN |
| DE 70 | Network management information code | FIXED | n | 3 | BCD |
| DE 90 | Original data elements | FIXED | n | 2 | BCD |
| DE 91 | File update code | FIXED | an | 1 | ASCII |
| DE 95 | Replacement amounts | FIXED | n | 42 | BCD |
| DE 100 | Receiving institution identification code | HLVAR | n | ..11 | BCD |
| DE 102 | Account identification 1 | HLVAR | ans | 0..99 | ASCII |
| DE 103 | Account identification 2 | HLVAR | ans | 0..99 | ASCII |
| DE 104 | Transaction description | HLVAR | ans | 0..99 | ASCII |
| DE 112 | Reserved for national use | HLVAR |  | ..999 | BIN |
| DE 122 | Reserved for private use | HLLVAR | ans | ...999 | ASCII |

### [ISOMBTMP] – ISO Messages Mandatory Fields

| **Bitmaps Mandatory** | | | | | | | |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **0100** | **0110** | **0120** | **0130** | **0420** | **0430** | **0800** | **0810** |
| 1 | 1 | 1 | 1 | 1 | 1 | 0 | 0 |
| 1 | 1 | 1 | 1 | 1 | 1 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | 1 | 1 | 1 | 1 | 1 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | 1 | 1 | 1 | 1 | 1 | 1 | 1 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | 0 | 1 | 0 | 1 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | 0 | 1 | 0 | 1 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | 0 | 1 | 0 | 1 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | 1 | 1 | 1 | 1 | 1 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
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| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 1 | 1 | 1 | 0 | 1 | 0 | 1 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | 1 | 1 | 1 | 1 | 1 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 1 | 1 | 1 | 1 | 1 | 1 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
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| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
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| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 1 | 1 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
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| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
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| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

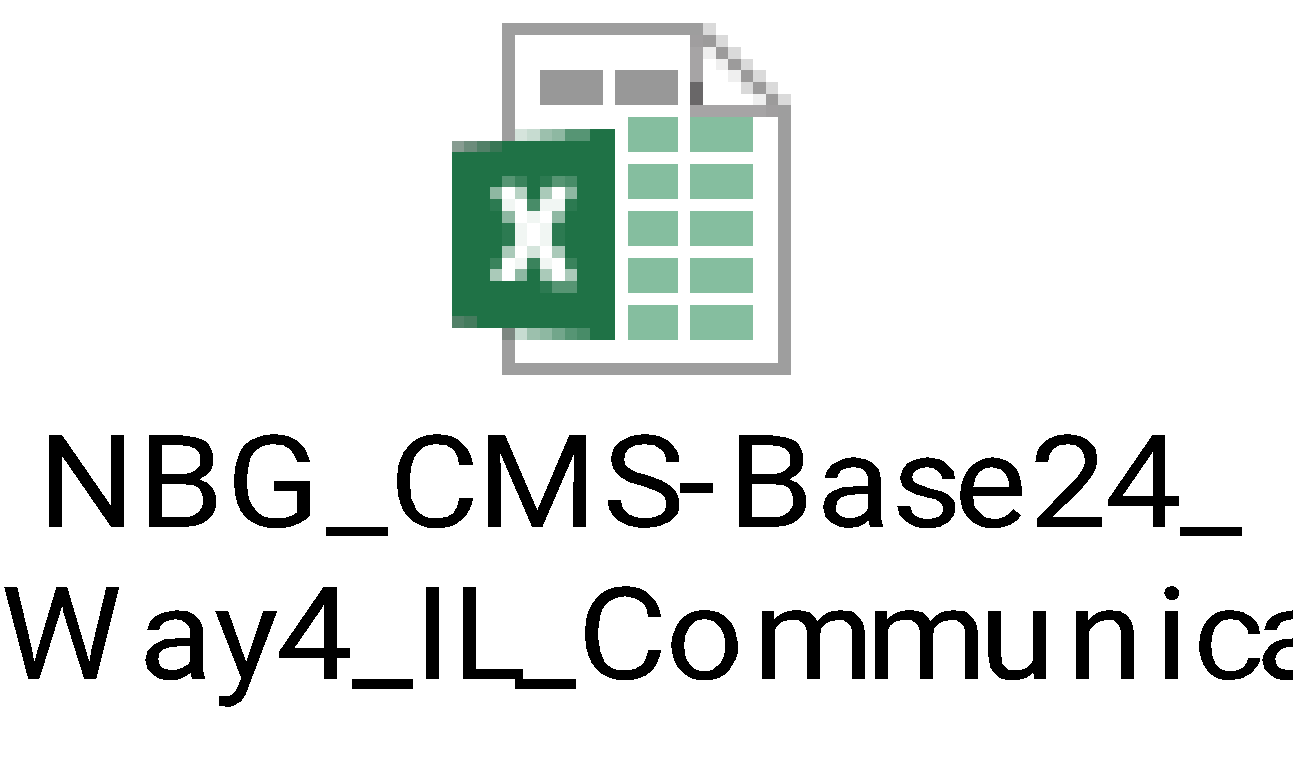
## Changes to be performed in Base24



## Capital Controls validations

| **Actions** |
| --- |
| * **IF** *DE 43 (Pos. 39–40)! = “GR”,* indicating that the transaction was initiated by an international POS,   **OR** *DE 43 (Pos. 5-9)! = “EFOR” and! = “DIAS”*  **OR** *DE 43 (Pos. 1-4)! = “EDPS” and! = “CLINK” and! =” DCAS” and! =” NBOG” and! =” NMO” and! =” FDDH”*  **THEN:**   * **IF** the transaction is not one of the following: * Balance inquiry * Preauthorization Completion (only for Automated fuel dispensers)   **THEN:**   * Performsthe following capital controls checks applicable for the bank (by calling **SRVFNCL**) * Checks the transaction amount against daily and weekly amount limits * Update daily, weekly amount limits with the new ones or resets them * If the transaction is e-commerce, checks if the MCC is eligible to perform the transaction * **IF** *DE 43 (Pos. 5-9) = “VISA” or “BKNT”*, indicating that the network originator is VISA or MasterCard **THEN**: * Based on the transaction (e-commerce or normal), performs the following checks (by calling **SRVCPOS**) * Checks if the acquirer’s BIN is domestic or international * Checks if the MCC is eligible to perform the transaction * Based on merchant ID validates that the transaction can be performed |

## ISO Message Sequencing





## ISO Message Mapping



# Version Log

## v1.01 Changes

* Added Section 3.1: Integration Layer architecture containing a high-level description of the Protocol Parser and the design of ISO Parser
* Updated Section 4.4: Capital Controls
* Added Section 4.5: ISO Message Sequencing
* Updated Section 4.6: ISO Protocol Mapping

## v2.00 Changes

* Updated Section 4.5: ISO Message Sequencing
* Added Section 2.3.10: Account Verification Transaction
* Updated Section 2.1.1 Protocol Converter and 2.1.2 WAY4 H2H ISO Parser/Composer

## v3.00 Changes

* Added Section **2.4 POS Services (Off-Us)** describing the Bill Payment Transaction service provided for non NBG cards, Visa and Mastercard.

## V4.00 Changes

* Prepaid Section added.

## V4.02 Changes

* SESPIKA Section added.

## V4.03 Changes

* Final SESPIKA Version – Duplicate channels, transactions and ISO1-ISO2 Programs.
* Uniqueness check logic added for SESPIKA.

## V5.00 Changes

* Updated Introduction with correct Chapter numbering and content description.
* SESPIKA section removed.
* Changes in Debit Card Detail Design. Programs CMIPRCM, CMIPARS, CMICOMP and commareas @CMIPARS, @CMIINIT will be changed so as to include modifications for NBG Credit/Legacy Prepaid Cards.
* Modified sections in SD: 1.1.2 (additions marked in tags [IPS Switching - Issuing]), 4 (SESPIKA section removed)

## V5.01 Changes

* Onboarding implementation
* Updated 1.2 Common Checks performed in Core Banking System
* Updated 2.1.2.2.1 Updated [CMDWDRW] – Common Checks for Cash Withdrawals
* Updated 2.1.5.2.1 [CMDDEPO] - Cash deposit without envelope in Recycle/BNA ATM – Normal

## V5.02 Changes

* Prepaid Migration Chapter Added
* CMPDISP Added

## V5.03 Changes

* Updated Chapter 5

## V5.04 Changes

* Updated 1.1.2.5 [CMPDISP] – SMS Alert

## V5.05 Changes

* Merge with all ATM/POS documents

## V5.07 Changes

* Acquiring section added

## V5.08 Changes

* Added implementation for Sanction List Check – Onboarding in 1.1.2.4

## V6.01 Changes

* Updated Service Logic for:
  + CMDPOS3 [Purchase (Debit), Purchase Preauth (Debit), P1A Purchase (Debit), POS Cash Advance (Debit)]
  + IPSPOD3 [P1A Purchase (Prepaid, Credit, MasterCard, Visa)]
  + WDRWNBG3 [Withdrawal ATM NBG (Debit)]
  + WDRWDIA3 [Withdrawal ATM DIAS (Debit)]
  + WDRWBKN3 [Withdrawal ATM BKNT, Visa (Debit)]
  + CMDMNSD3 [Visa Fast Funds (Debit), MoneySend (Debit)]
  + CMDDPAA [Note Acceptance (Debit, Credit, Prepaid)]
  + CMDDPAV [Note Acceptance Request (Debit)]
  + CMDDEPO3 [Note Acceptance Reversal (Debit)]
  + CMDSTMT3 [Mini Statement (Debit)]
  + CMDBAL3 [Balance Inquiry NBG/DIAS (Debit)]
  + FUNDTRN3 [Money Transfer ATM (Debit)]
  + FUNDREM3 [Money Transfer ATM - foreign resident (Debit)]
  + FUNDCRE3 [Credit Payment with Debit (Debit)]
  + PAYLOAN [Loan/Credit Payment (Debit)]
  + PAYISSA [Organization Payment Request (Debit)]
  + PAYUTEN3 [New single Organization Payment (Debit)]
  + PAYUTIL3 [New Simple Organization Payment (Debit)]
  + CMDPINP3 [Pin Activation through ATM (Debit)]
  + CMDACTV3 [Card Activation through ATM (Debit)]
* Updated tables:
  + CRDT.ORG\_PMNT\_PARM
  + CRDT.GL\_ACC\_PARM
  + CRDT.W4\_TRN
  + CRDT.MSG\_UNIQ
* Added tables:
  + CRDT.W4\_TRN\_HIST
  + CRDT.SMARTPIN\_TRACK
  + KAMT.INST\_ACCT
  + KAMT.ATMID
  + KCCT.CRCA\_TPAYMENTS
  + KCCT.CRCA\_TPAYMENTS\_HIST
  + DFRT.CUST\_ACC\_COUNT

1. Suspect reversal is a reversal which is automatically created by the ATM during a transaction in cases that it experiences a technical issue (e.g. problem in the cash dispenser). [↑](#footnote-ref-0)