
AVANZA Solutions

JSBL

**Common Delivery Channel Interface
for WebServices channel**

Version 1.8

Document Information

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1.0	09-05-12	Faisal Thaheem	Draft Created
1.1	14-05-12	Faisal Thaheem	Revisions as per feedback from JSBL
1.2	16-05-12	Faisal Thaheem	1. added to header a. merchant type b. transaction description c. Proc code 2. added pin validation transaction
1.3	21-05-12	Faisal Thaheem	3. added a. card blocking API Revised description and max length columns.
1.4	23-05-12	Faisal Thaheem	Added Transaction Fee in header.
1.5	29-05-12	Faisal Thaheem	Removed "IVR" from heading Message Format on page 4
1.6	30-05-12	Faisal Thaheem	Accommodated Card Acceptor Name Location fields in 3PFT and IBFT Title Fetch and Request
1.7	31-05-12	Faisal Thaheem	Card Acceptor Name Location field added to header.
1.8	04-06-12	Faisal Thaheem	TargetHost reserved field added to header

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Message Format

1. Overview

The Frontend Delivery Channel do not need to communicate backend host directly, they can use the Common Delivery Channel Interface (CDCI) to get specific information from host. Channel will communicate with the Rendezvous using WebService at specific IP and Port.

This document will serve as a tool to conduct analysis for finalizing request/response parameters, once finalized, a WSDL file will be furnished and development will advance to next stage.

2. General Understanding

- The general message format will be xml based.
- A message header would be present in each request and response before transaction specific fields.
- Date format for all the messages is 'YYYYMMDDHHMMSS'.
- All request parameters will be present in response.
- All data interchanged between the web service and external channels will be in ASCII text format.

3. Message Header

S.No	Field Name	Description	Max. Length
1	MerchantID	A textual representation of the originating channel	4
2	Transmission Date & Time	Date & Time of the request	14
3	STAN	System Trace Audit Number	6
4	CustomerIDType ¹	Identifies the type of identifier present in the following CustomerID field. Can be <ul style="list-style-type: none"> • PAN • CIF • CNIC • AMBIT • ACCOUNT 	32
5	CustomerID ¹	The customer identification, this varies with channel and could be AMBIT USERNAME, PAN, CIF or CNIC	64
6	PINBlockType ²	Identifies the type of identifier present in the following PINBlock field. Can be <ul style="list-style-type: none"> • ATM • TIN • FPIN • PAYANY1 (not covered in this phase) 	32
7	PINBlock ²	3DES ³ encrypted PIN BLOCK in ANSI 1 format.	128
8	MerchantType	A 4 digit numeric value.	4
9	TransactionDescription	A Generic alpha numeric field passed to host unchanged.	30
10	ProcCode ⁴	A numeric value.	6
11	Transaction Fee	A numeric value	10
12	CardAcceptorNameLocation	Must conform to 1LINK standards for transactions destined for 1LINK	40
13	TargetHost	Reserved	20
14	ResponseCode	Empty for requests	32
15	ResponseDescription	May contain error description if available.	1024

NOTES

¹ Customer ID Type and Customer ID must match, that is, if Customer ID Type is set to PAN then Customer ID must contain a valid PAN.

² PIN Block Type and PIN Block must match, that is, if PINBlockType is "ATM" then a 4 digit PIN be present in PINBlock.

³ Key will be shared upon integration

⁴ Will not be propagated to host.

4. Transaction Set

Balance Inquiry

This transaction is used to get the list and detail of accounts associated with any customer.

Request Block			
S.No	Field Name	Description	Max. Length
1	Account Number		20

Response Block			
S.No	Field Name	Description	Max. Length
1	Account Number	Number of account	255
2	Account Type	Type of account	255
3	Account Currency	Currency of account	255
4	Account Status	Status of account	255
5	Working Balance	Working balance	255
6	Ledger Balance	Ledger balance	255

NOTE: please refer to host documentation for more details on response fields.

Mini Statement

Request Block			
S.No	Field Name	Description	Max. Length
1	Account Number		20

Response Block			
S.No	Field Name	Description	Max. Length
1	Account Number	Number of account	255
2	Account Type	Type of account	255
3	Account Currency	Currency of account	255
4	NO_OF_TXNS	Account Transaction Block (ATB)	
	Transaction Date	Transaction date	255
	Narration	Short description	255
	Amount	Amount of transaction	255
5	Closing Balance	Closing balance	255

NOTE: please refer to host documentation for more details on response fields.

Utility Bill Inquiry

Request Block			
S.No	Field Name	Description	Max. Length
1	Account Number	Account Number	255
2	Utility Company Code	Utility Company's code as per smart pay documentation	255
3	Consumer Number	Utility consumer number	255

Response Block (Non – Telcos)			
S.No	Field Name	Description	Max. Length
1	Subscriber Name		
2	Billing Month		
3	Total Amount Payable within due date		
4	Payment Due Date		
5	Total Amount Payable After Due Date		
6	Bill Status		
7	Payment Auth Response ID		
8	Net CED		
9	Net Withholding Tax		
10	Additional Data		

Response Block (Telcos)			
S.No	Field Name	Description	Max. Length
1	Connection Type		
2	Billing Month		
3	Total Amount Payable within due date		
4	Payment Due Date		
5	Total Amount Payable After Due Date		
6	Bill Status		
7	Payment Auth Response ID		
8	Net CED		
9	Net Withholding Tax		
10	Response Code		

NOTE: Please refer to SMART Pay documentation or further details on description and max lengths

Utility Bill Payment

Request Block			
S.No	Field Name	Description	Max. Length
1	Account Number	Account number	255
3	Utility Company Code	Utility company code as per smart pay documentation	255
4	Consumer Number	Utility consumer number	255
5	Amount To Pay	amount	255

Response Block			
S.No	Field Name	Description	Max. Length

Internal Funds Transfer

This transaction will be used to transfer the funds (amount) from user's account to another JSBL account.

Request Block			
S.No	Field Name	Description	Max. Length
1	Account Number	From Account Number	255
2	To Account Number	To Account Number	255
3	Transaction Amount	Amount to be transferred	255

Response Block			
S.No	Field Name	Description	Max. Length

IBFT Title Fetch

Request Block			
S.No	Field Name	Description	Max. Length
1	From Account	JS Bank Account ID	255
2	To Account	Destination Bank Account ID	20
3	To Bank IMD	IMD of Destination Bank	11
4	Amount	Amount to be transferred	

Response Block			
S.No	Field Name	Description	Max. Length
1	To Account Number	Destination account number	20
2	To Account Title	Destination account's title	30
3	To Branch Name	Destination account's branch name	25
4	To Bank Name	Destination account's bank name	20

IBFT Request

Request Block			
S.No	Field Name	Description	Max. Length
1	From Account	JS Bank Account ID	255
2	To Account	Destination Bank Account ID	20
3	To Bank IMD	IMD of destination Bank	11
4	To Bank Name	Destination bank's name	20
5	To Account Branch	Destination account's	25
6	To Account Title	Title of account as fetched in title fetch	30
7	Amount	Amount to transfer	255

Response Block			
S.No	Field Name	Description	Max. Length

PIN Validation

This transaction will be used to validate a pin. This transaction has no transaction specific parameters.

Request Block			
S.No	Field Name	Description	Max. Length

Response Block			
S.No	Field Name	Description	Max. Length

Card Blocking

Request Block			
S.No	Field Name	Description	Max. Length
1	PAN		19
2	Status	COLD WARM HOT	5

Response Block			
S.No	Field Name	Description	Max. Length

Internal Funds Transfer Title Fetch

Request Block			
S.No	Field Name	Description	Max. Length
1	Account Number		255

Response Block			
S.No	Field Name	Description	Max. Length
1	Account Title		255
2	Branch Name		255

5. Response Codes

Response Code	Description
000	Processed OK
001	Pending
002	Timeout
003	Unknown Error
004	Response Mapping Error
095	Transaction Rejected
104	Low Balance
105	Transaction Reversed
106	Limit Exceeded
107	Account Inactive
108	Invalid Card Record
109	Field Error
110	Duplicate Transaction
111	Invalid Transaction Code
112	Invalid Transaction Type
113	Database Error
114	Invalid Currency Code
115	Invalid PIN
116	Card Expired
117	Invalid Amount
118	Invalid Host Status
119	Host Reject
120	Host Comms Down
121	Host Not Processing
122	Host Not Found
123	Invalid Account Status
124	Unknown Transaction Source
125	Permission Denied
126	Invalid Account
127	Internal Error
128	Message Format Error
129	Invalid Card Status
130	Invalid Host Mode
131	Tran Key Error
132	PIN Retries Exceeded
133	HSM Timeout
140	Warm Card
141	Hot Card
142	PIN Change Reject
143	PIN Mismatch
144	Transaction Rejected
145	Invalid Cheque No
146	Already Used Cheque

147	Not Available in Offline Mode
148	Already Stopped Cheque
149	Cheque Book Not Supervised
150	Exceed Cycle Transaction Limit
159	Error in Input Data
160	Bill Not Found
161	Customer Already Linked
162	Utility Company Disabled
163	Bill Past Due Date
164	Consumer Number Not Found
165	Bill already paid
166	Company does not Exist
169	Bill Already Exported
170	Bill is Marked Void
171	Switch - Invalid DateTime
172	Switch-SendToHost
173	Switch-RequestTimeout
174	Host Offline
175	Invalid Account Status
176	Switch - Unable To Process
177	ISS REVERSAL
178	InActive Account Status
179	Blocked Account Status
180	Closed Account Status
200	1-Link Transaction Limit exceeded
281	Cheque Not Found
282	Cheque Stopped
283	Cheque Presented
348	Password Retries Exceeded
349	Invalid Transaction Code
350	Host Decline
352	Invalid Customer
353	Invalid Channel
354	Channel does not require PIN
355	Bill already Linked to customer
356	No Account Linked with PAN
357	Invalid Action
361	Invalid Amount

* This list will evolve as the project progresses

Account Types

Type Code	Description
10	Current Account
20	Saving Account