**JS Integration API – Documentation**

Inov8 Limited

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## Revision History

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Date** | **Author** | **Description** | | **Version** |
| 06/15/2017 | Abdul Qayyum | Initial Draft | 1.0 | |
| 12/14/2017 | Inov8 | Second draft | 1.2 | |
| 12/18/2017 | Munib Ahmad | Added Generate OTP, Balance Inquiry and Mini Statement calls | 1.3 | |
| 12/19/2017 | Munib Ahmad | Added Bill Payment Inquiry, Bill Payment, Cash In Inquiry and Cash In calls | 1.4 | |
| 1/26/2018 | Munib Ahmad | Added Transaction Code and Settlement Type fields in Payment Request | 1.5 | |
| 2/16/2018 | Munib Ahmad | Updated missing parameters in Account Opening request | 1.6 | |
| 4/24/2018 | Munib Ahmad | Added ‘Wallet to Wallet Info’ & ‘Wallet to Wallet Payment’ transactions | 1.7 | |
| 5/28/2018 | Munib Ahmad | CashInType, Segment Code, Reserved1 and Reserved2 parameter added in CashIn call for HRA | 1.8 | |
| 10/7/2018 | M Ahsan Raza | Added TitleFetch call and in Cashin call change the parameter name from cashintype to PaymentMode. | 1.9 | |
| 18/7/2018 | M Ahsan Raza | Added a new parameters in title Fetch call  Name Cnic,CustomerName,AccountTitle | 1.10 | |

# Introduction

This document provides an overview of Inov8’s JS Account Opening API via Fone Pay. This API provides features for interconnectivity between disparate global systems for availability JS Account Opening.

# Connectivity

The service is made available to the partner systems via a SOAP service. To access this API the partner system is provided a user name and password which is required to be supplied for each transaction request. Because of the fact that SOAP service are platform independent the system allows for integration with heterogeneous systems developed in any technology.

This API is developed using J2EE 1.6 on top of Apache CXF framework. It has a SOAP based interface which is a worldwide standard. Apache CXF promises high performance and scalability and provides very flexible deployment options.

# Security

The service is not available over the internet so the access is only granted to the allowed IP addresses. The partner is provided a user name and a password which is mandatory for every transaction and a transaction is carried out only after the partner is authenticated using the provided user name and password. Following are the salient security features of the system.

* The system employs industry standard security techniques to prevent disclosure of sensitive data and to avoid malicious attacks.
* The system is capable of using public-private key encryption between the client and the server.
* The public / private key pairs are changed periodically.
* All user passwords are encrypted using one way encryption.
* For the web users ACEGI framework is used for user authentication and authorization.
* All communication is done over Secure Socket Layer (SSL)
* Values input into every field are validated before use.
* Actions that seem to destroy data actually move it to a place where it can still be reviewed by administrators.
* The data access layer will be responsible for preventing SQL injection attacks (i.e., hackers attempting to enter SQL statements through application UI fields) (By Using Hibernate)
* The data access layer will allow read-only connections, which will be used for most requests, as well as write connections for requests that update the database

# Test System Account and URL

The test bed provided by Inov8 for JS Account Opening API provides the exact functionality as that of the live system except for the fact that the transactions sent to test systems do not debit/credit real accounts. The purpose of the test system is to verify the integration mechanics and transaction flow.

Once the partner is integrated with the test system, they are asked to run all the transaction scenarios and share the results so as to move forward towards the live cutover. Once the tests are successful on the test bed, moving to the live systems is only a matter of accessing the service on a different VPN. The rest of everything remains the same.

# Guideline

|  |  |  |
| --- | --- | --- |
| 1 | Channel ID | e.g. FonePay, APIGEE |
| 2 | Terminal ID | Third party (Careem etc.) |
| 3 | RRN | 12 digit unique number |
| 4 | Payment Type | 02 (for Wallet) |

# JS Account Opening API

## Verify Account (For Account Linking)

Request Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
| 1 | Channel Name | String(AN) | M(AES Encrypted) | Inov8 | Channel Name Required For Authorization |
| 2 | Password | String(AN) | M(AES Encrypted) | Inov8@234 | Password Required For Authorization |
| 3 | CNIC | String(N) | M | 3452015487991 | Customer CNIC Number |
| 4 | Date Time | String | M | 20170706121212 | Transaction initiate Date time required in the following format  yyyyMMddHHmmss |
| 5 | Mobile Number | String | M | 03436598745 | Consumer Mobile Number |
| 6 | Retrieval Reference Number | String(N) | M | 2659745132546 | Transaction Unique identifier to be generated by third party should be unique 12 digits |
| 7 | Transaction Type | String | M | Linking or account opening | To identify that verification is for account linking or account opening |
| 8 | Channel ID | String | M | FonePay | To identify from which channel we receive a request |
| 9 | Data\_Hash | String(255) | M |  | Hash Code of the all above data (concatenated data) hashed using SHA256 |

Response Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
| 1 | Retrieval Reference Number | String | M | 24567843123 | Transaction Unique identifier |
| 2 | Response Code | String | M | 00 | Transaction successfully done , failure code |
| 3 | Response Description | String | M | Successful , transaction failure | Transaction successfully done , failure Description according to the response code |
| 4 | Account Title | String | M | Abdul Qayyum | Customer Account Title |
| 5 | Mobile number | String | M | 03435689741 | Customer Mobile Number |
| 6 | CNIC | String | M | 341215896478 | Customer CNIC Number |
| 7 | Customer Status | String | M | 1 or 0 | Customer is in Active or de-active state |
| 8 | First Name | String | M | Gulfam | Consumer First Name |
| 9 | Last Name | String | M | Suleman | Consumer Last Name |
| 10 | CNIC Expiry | String | M | 2019-06-06 | Customer CNIC Expiry |
| 11 | Account Type | String | M | 01 | Account Type |
| 12 | Data\_Hash | String(255) | M |  | Hash Code of the all above data (concatenated data) hashed using SHA256 |

## Account Opening

Request Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
| 1 | Channel Name | String(AN) | M(AES Encrypted) | Inov8 | Channel Name Required For Authorization |
| 2 | Password | String(AN) | M(AES Encrypted) | Inov8@234 | Password Required For Authorization |
| 3 | CNIC | String(A 255) | M | 3444369962665 | Customer CNIC Number |
| 4 | Date Time | String | M | 20170706121212 | Transaction initiate Date time required in the following format  yyyyMMddHHmmss |
| 5 | Retrieval Reference Number | String(N) | M | 2659745132546 | Transaction Unique identifier |
| 6 | Mobile Number | String(N) | M | 03426958741 | Customer Mobile Number |
| 7 | Consumer Name | String(N) | M | Abdul Qayyum | Consumer Name |
|  | Account Title | String | M | Abdul Qayyum | Consumer Account Title |
| 8 | Birth Place | String(N) | M | Lahore Pakistan | Consumer Birth Place |
| 9 | Present Address | String | M | Lahore Pakistan | Consumer Present Address |
| 10 | CNIC status | String | M | Yes or No | CNIC expired or not |
| 11 | CNIC Expiry | String | N | 2018-06-16 | Consumer CNIC Expiry date |
| 12 | Date Of Birth | String | M | 1986-06-16 | Consumer Date of Birth |
| 13 | Father/ Husband Name | String | M | Abdul Qayyum |  |
| 14 | Mother Maiden | String | M |  |  |
| 15 | Gender | String | M | M or F | Male(M) or Female(F) |
| 16 | Channel ID | String | M | Like FonePay | To identify from which channel we receive a request |
| 17 | Account Type | String | M | L0(01), L1(02) | Consumer Account Type |
| 18 | Tracking Id | String | N | 123456987123 | Unique Tracking Id from biometic verification |
| 19 | Data\_Hash | String(255) | M |  | Hash Code of the all above data (concatenated data) hashed using SHA256 |

Response Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
| 1 | Retrieval Reference Number | String | M | 24567843123 | Transaction Unique identifier |
| 2 | Response Code | String | M | 00 | Transaction successfully done , failure code |
| 3 | Response Description | String | M | Successful , transaction failure | Transaction successfully done , failure Description according to the response code |
| 4 | Data\_Hash | String(255) | M |  | Hash Code of the all above data (concatenated data) hashed using SHA256 |

## Conventional Account Opening

Request Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
| 1 | Channel Name | String(AN) | M(AES Encrypted) | Inov8 | Channel Name Required For Authorization |
| 2 | Password | String(AN) | M(AES Encrypted) | Inov8@123 | Password Required For Authorization |
| 3 | CNIC | String(A 255) | M | 3444369962665 | Customer CNIC Number |
| 4 | Date Time | String | M | 20170706121212 | Transaction initiate Date time required in the following format  yyyyMMddHHmmss |
| 5 | Retrieval Reference Number | String(N) | M | 2659745132546 | Transaction Unique identifier |
| 6 | Mobile Number | String(N) | M | 03426958741 | Customer Mobile Number |
| 7 | Customer Name | String | M |  |  |
| 8 | CNIC Expiry | String | M | 2018-06-16 | Consumer CNIC Expiry date |
| 9 | Date Of Birth | String | M | 1986-06-16 | Consumer Date of Birth |
| 10 | Customer Photo | String | M |  | Customer Photo |
| 11 | CNIC Front Photo | String | M |  | CNIC Front End Photo |
| 12 | CNIC Back Photo | String | M |  | CNIC Back End Photo |
| 13 | Signature Photo | String | M |  | Customer Signature Photo |
| 14 | Term Photo | String | M |  | Term Condition Photo |
| 15 | Channel ID | String | M | FonePay | To identify from which channel we receive a request |
| 16 | Account Type | String | M | L0(01), L1(02) | Consumer Account Type |
| 17 | Data\_Hash | String(255) | M |  | Hash Code of the all above data (concatenated data) hashed using SHA256 |

Response Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
| 1 | Retrieval Reference Number | String | M | 24567843123 | Transaction Unique identifier |
| 2 | Response Code | String | M | 00 | Transaction successfully done , failure code |
| 3 | Response Description | String | M | Successful , transaction failure | Transaction successfully done , failure Description according to the response code |
| 4 | Data\_Hash | String(255) | M |  | Hash Code of the all above data (concatenated data) hashed using SHA256 |

## Payment Inquiry

Request Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
| 1 | Channel Name | String(AN) | M(AES Encrypted) | Inov8 | Channel Name Required For Authorization |
| 2 | Password | String(AN) | M(AES Encrypted) | Inov8@123 | Password Required For Authorization |
| 3 | Mobile Number | String(N) | M | 215498851 | Consumer Mobile Number |
| 4 | Date Time | String | M | 20170706121212 | Transaction initiate Date time required in the following format  yyyyMMddHHmmss |
| 5 | Amount | String | M | Amount to be verified |  |
| 6 | Retrieval Reference Number | String(N) | M | 2659745132546 | Transaction Unique identifier |
| 7 | Transaction Type | String | M | Product Name |  |
| 8 | Channel ID | String | M | FonePay | To identify from which channel we receive a request |
| 9 | Data\_Hash | String(255) | M |  | Hash Code of the all above data (concatenated data) hashed using SHA256 |

Response Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
| 1 | Retrieval Reference Number | String | M | 24567843123 | Transaction Unique identifier |
| 2 | Response Code | String | M | 00 | Transaction successfully done , failure code |
| 3 | Response Description | String | M | Successful , transaction failure | Transaction successfully done , failure Description according to the response code |
| 4 | Charges | String | M | Charges Amount e.x 100 | Charges to be applied of transaction |
| 5 | Data\_Hash | String(255) | M |  | Hash Code of the all above data (concatenated data) hashed using SHA256 |

## Payment Request

Request Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
| 1 | Channel Name | String(AN) | M(AES Encrypted) | Inov8 | Channel Name Required For Authorization |
| 2 | Password | String(AN) | M(AES Encrypted) | Inov8@123 | Password Required For Authorization |
| 3 | Account Number | String(A 255) | M | 56247891 | Consumer Mobile Number or Card Number |
| 4 | Date Time | String | M | 20170706121212 | Transaction initiate Date time required in the following format  yyyyMMddHHmmss |
| 5 | Retrieval Reference Number | String(N) | M | 2659745132546 | Per request unique identifier |
| 6 | Amount | String(N) | M | 12200 | This field shows that How much amount will be deducted |
| 7 | Charges | String | M | 100 | Charges Applied on Transaction |
| 8 | Transaction Type | String | M | Product Name |  |
| 9 | MPIN | String | M | 2365 | Customer account MPIN for transaction/ OTP sent on Customer Mobile Number |
| 10 | Terminal ID | String | M | 01/02 | To identify that either Transaction initiated from fonepay system or *any* other system |
| 11 | Payment Type | String | M | Account Type(01) or Card Type(02) or Account Settlement(03) | Payment against card or Account Number.  For APIGEE it should always be Account Type (01). |
| 12 | Channel ID | String | M | Like FonePay | To identify from which channel we receive a request |
| 13 | Transaction Code | String | M | 3659745132547 | Transaction unique identifier |
| 14 | Settlement Type | String | O |  | Specific to FonePay. |
| 15 | Data\_Hash | String(255) | M |  | Hash Code of the all above data (concatenated data) hashed using SHA256 |

Response Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
| 1a | Retrieval Reference Number | String | M | 24567843123 | Transaction Unique identifier |
| 1 | Response Code | String | M | 00 | Transaction successfully done , failure code |
| 2 | Response Description | String | M | Successful , transaction failure | Transaction successfully done , failure Description according to the response code |
| 3 | Transaction Code | String | M | 123456 | JS Micro bank generated Code |
| 4 | Data\_Hash | String(255) | M |  | Hash Code of the all above data (concatenated data) hashed using SHA256 |

## Payment Reversal

Request Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
| 1 | Channel Name | String(AN) | M(AES Encrypted) | Inov8 | Channel Name Required For Authorization |
| 2 | Password | String(AN) | M(AES Encrypted) | Inov8@123 | Password Required For Authorization |
| 3 | Transaction Code | String(N) | M | 587215498851 |  |
| 4 | Date Time(Reversal Time) | String | M | 20170706121212 | Transaction initiate Date time required in the following format  yyyyMMddHHmmss |
| 5 | Original RRN | String | M |  |  |
| 6 | Channel ID | String | M | Like FonePay | To identify from which channel we receive a request |
|  | Data\_Hash | String(255) | M |  | Hash Code of the all above data (concatenated data) hashed using SHA256 |

Response Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
| 1a | Retrieval Reference Number | String | M | 24567843123 | Transaction Unique identifier |
| 1 | Response Code | String | M | 00 | Transaction successfully done , failure code |
| 2 | Response Description | String | M | Successful , transaction failure | Transaction successfully done , failure Description according to the response code |
|  | Data\_Hash | String(255) | M |  | Hash Code of the all above data (concatenated data) hashed using SHA256 |

## OTP Verification

Request Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
| 1 | Channel Name | String(AN) | M(AES Encrypted) | Inov8 | Channel Name Required For Authorization |
| 2 | Password | String(AN) | M(AES Encrypted) | Inov8@123 | Password Required For Authorization |
| 3 | OTP pin | String(A 255) | M | 12255 | Enter OTP pin that customer receive on Mobile Number in message |
| 4 | Mobile Number | String | M | 03421654789 | Consumer Mobile Number |
| 5 | CNIC | String | M | 34125687459 | Consumer CNIC Number |
| 6 | Date Time | String | M | 20170706121212 | Transaction initiate Date time required in the following format  yyyyMMddHHmmss |
| 7 | Retrieval Reference Number | String(N) | M | 2659745132546 | Transaction Unique identifier |
| 8 | Channel ID | String | M | Like FonePay | To identify from which channel we receive a request |
| 9 | Data\_Hash | String(255) | M |  | Hash Code of the all above data (concatenated data) hashed using SHA256 |

Response Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
| 1 | Response Code | String | M | 00 | Transaction successfully done , failure code |
| 2 | Response Description | String | M | Successful , transaction failure | Transaction successfully done , failure Description according to the response code |
| 3 | Data\_Hash | String(255) | M |  | Hash Code of the all above data (concatenated data) hashed using SHA256 |

## Account Link De-Link

Request Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
| 1 | Channel Name | String(AN) | M(AES Encrypted) | Inov8 | Channel Name Required For Authorization |
| 2 | Password | String(AN) | M(AES Encrypted) | Inov8@123 | Password Required For Authorization |
| 3 | Transaction Type | String(A 255) | M | 01/02 | Linking or De Linking account |
| 4 | Mobile Number | String | M | 03421654789 | Consumer Mobile Number |
| 5 | CNIC | String | M | 34125687459 | Consumer CNIC Number |
| 6 | Date Time | String | M | 20170706121212 | Transaction initiate Date time required in the following format  yyyyMMddHHmmss |
| 7 | Retrieval Reference Number | String(N) | M | 2659745132546 | Transaction Unique identifier |
| 8 | Channel ID | String | M | Like FonePay | To identify from which channel we receive a request |
| 9 | Data\_Hash | String(255) | M |  | Hash Code of the all above data (concatenated data) hashed using SHA256 |

Response Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
| 1 | Response Code | String | M | 00 | Transaction successfully done , failure code |
| 2 | Response Description | String | M | Successful , transaction failure | Transaction successfully done , failure Description according to the response code |
| 3 | Data\_Hash | String(255) | M |  | Hash Code of the all above data (concatenated data) hashed using SHA256 |

## Generate OTP

Request Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
| 1 | User Name | String(AN) | M(AES Encrypted) | APIGEE | User Name required for authentication |
| 2 | Password | String(AN) | M(AES Encrypted) | APIGEE@123 | Password required for authentication |
| 3 | Mobile Number | String | M | 03421654789 | Consumer mobile number |
| 4 | Date Time | String | M | 20170706121212 | Transaction initiate date time required in the following format  yyyyMMddHHmmss |
| 5 | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
| 6 | Channel ID | String | M | APIGEE | To identify from which channel we received request |
| 7 | Terminal ID | String | M | Daraz.pk | Third party Id – daraz.pk Careem etc. |
| 8 | OTP Purpose | String | M | 01 | 01 – Balance Inquiry 02 – Mini Statement |
| 9 | Data\_Hash | String(255) | M |  | Hash code of the all above data (concatenated data) hashed using SHA256 |

Response Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
| 1 | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
| 2 | Response Code | String | M | 00 | Transaction successfully done , failure code |
| 3 | Response Description | String | M | Successful , transaction failure | Transaction successfully done , failure Description according to the response code |
| 4 | Data\_Hash | String(255) | M |  | Hash code of the all above data (concatenated data) hashed using SHA256 |

## Balance Inquiry

Request Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
| 1 | User Name | String(AN) | M(AES Encrypted) | APIGEE | User Name required for authentication |
| 2 | Password | String(AN) | M(AES Encrypted) | APIGEE@123 | Password required for authentication |
| 3 | Mobile Number | String | M | 03421654789 | Consumer mobile number |
| 4 | Date Time | String | M | 20170706121212 | Transaction initiate date time required in the following format  yyyyMMddHHmmss |
| 5 | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
| 6 | Channel ID | String | M | APIGEE | To identify from which channel we received request |
| 7 | Terminal ID | String | M | Daraz.pk, Careem etc. | Third party Id – Careem etc. |
| 8 | OTP | String | M | 12345 | OTP code sent on mobile number |
| 9 | Data\_Hash | String(255) | M |  | Hash Code of the all above data (concatenated data) hashed using SHA256 |

Response Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
| 1 | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
| 2 | Response Code | String | M | 00 | Transaction successfully done , failure code |
| 3 | Response Description | String | M | Successful , transaction failure | Transaction successfully done , failure Description according to the response code |
| 4 | Balance | String | O | 5000.00 | Balance of wallet account |
| 5 | Data\_Hash | String(255) | M |  | Hash Code of the all above data (concatenated data) hashed using SHA256 |

## Mini Statement

Request Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
| 1 | User Name | String(AN) | M(AES Encrypted) | APIGEE | User Name required for authentication |
| 2 | Password | String(AN) | M(AES Encrypted) | APIGEE@123 | Password required for authentication |
| 3 | Mobile Number | String | M | 03421654789 | Consumer mobile number |
| 4 | Date Time | String | M | 20170706121212 | Transaction initiate date time required in the following format  yyyyMMddHHmmss |
| 5 | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
| 6 | Channel ID | String | M | APIGEE | To identify from which channel we received request |
| 7 | Terminal ID | String | M | Daraz.pk, Careem etc. | Third party Id – Careem etc. |
| 8 | OTP | String | M | 12345 | OTP code sent on mobile number |
| 9 | Data\_Hash | String(255) | M |  | Hash code of the all above data (concatenated data) hashed using SHA256 |

Response Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
| 1 | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
| 2 | Response Code | String | M | 00 | Transaction successfully done , failure code |
| 3 | Response Description | String | M | Successful , transaction failure | Transaction successfully done , failure Description according to the response code |
| 4 | **List<Transaction>** |  | O |  | List of transactions if exists. |
| 4.1 | Description | String | M | Transfer Out | Transaction nature or detail |
| 4.2 | Date | String | M | 20170706 | Transaction date format yyyyMMdd |
| 4.3 | Amount | String | M | 2100.00 | Transaction amount |
| 5 | Data\_Hash | String(255) | M |  | Hash code of the all above data (concatenated data) hashed using SHA256 |

## Bill Payment Inquiry

Request Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
| 1 | User Name | String(AN) | M(AES Encrypted) | APIGEE | User Name required for authentication |
| 2 | Password | String(AN) | M(AES Encrypted) | APIGEE@123 | Password required for authentication |
| 3 | Mobile Number | String | M | 03421654789 | Consumer mobile number |
| 4 | Date Time | String | M | 20170706121212 | Transaction initiate date time required in the following format  yyyyMMddHHmmss |
| 5 | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
| 6 | Channel ID | String | M | APIGEE | To identify from which channel we received request |
| 7 | Terminal ID | String | M | Daraz.pk, Careem etc. | Third party Id – Careem etc. |
| 8 | Product ID | String | M | LESCO001 | Utility bill company code |
| 9 | Consumer Number | String | M | 456789123 | Bill reference number |
| 10 | Amount | String | O | 0.00 | Bill amount needs in case of top ups |
| 11 | Data\_Hash | String(255) | M |  | Hash code of the all above data (concatenated data) hashed using SHA256 |

Response Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
| 1 | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
| 2 | Response Code | String | M | 00 | Transaction successfully done , failure code |
| 3 | Response Description | String | M | Successful , transaction failure | Transaction successfully done , failure Description according to the response code |
| 4 | Product Name | String | O | LESCO | Utility bill company name |
| 5 | Bill Amount | String | O | 2100.00 | Bill amount needs to be paid |
| 6 | Late Bill Amount | String | O | 2300.00 | Late bill amount |
| 7 | Bill Paid | String | O | 0 | Status of bill, paid or not |
| 8 | Due Date | String | O | 20170706 | Last bill payment date to avoid fine of late bill |
| 9 | Over Due | String | O | 0 |  |
| 10 | Data\_Hash | String(255) | M |  | Hash code of the all above data (concatenated data) hashed using SHA256 |

## Bill Payment

Request Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
| 1 | User Name | String(AN) | M(AES Encrypted) | APIGEE | User Name required for authentication |
| 2 | Password | String(AN) | M(AES Encrypted) | APIGEE@123 | Password required for authentication |
| 3 | Mobile Number | String | M | 03421654789 | Consumer mobile number |
| 4 | Date Time | String | M | 20170706121212 | Transaction initiate date time required in the following format  yyyyMMddHHmmss |
| 5 | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
| 6 | Channel ID | String | M | APIGEE | To identify from which channel we received request |
| 7 | Terminal ID | String | M | Daraz.pk, Careem etc. | Third party Id – Careem etc. |
| 8 | OTP | String | M | 12345 | OTP code sent on mobile number |
| 9 | Product ID | String | M | LESCO001 | Billing company Id |
| 10 | Consumer No | String | M | 789456132 | Bill reference number |
| 11 | Amount | String | M | 2100.00 | Bill amount |
| 12 | Data\_Hash | String(255) | M |  | Hash code of the all above data (concatenated data) hashed using SHA256 |

Response Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
| 1 | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
| 2 | Response Code | String | M | 00 | Transaction successfully done , failure code |
| 3 | Response Description | String | M | Successful , transaction failure | Transaction successfully done , failure Description according to the response code |
| 4 | Bill Amount | String | O | 2,100.00 | Bill amount needs to be paid |
| 5 | Commission Amount | String | O | 0.00 | Commission over bill payment |
| 6 | Consumer No | String | O | 789456123 | Bill reference number |
| 7 | Payment Date time | String | O | 20170706121212 | Date time when bill was paid |
| 8 | Late Bill Amount | String | O | 2300.00 | Late bill amount in case if not paid on time. |
| 9 | Product Name | String | O | LESCO | Billing company name |
| 10 | Total Amount | String | O | 2100.00 | Total amount of bill payment |
| 11 | Transaction ID | String | O | 396382751019 | Transaction Id for bill payment tracking |
| 12 | Transaction Amount | String | O | 2100.00 | Transaction amount deducted from account |
| 13 | Remaining Balance | String | O | 6,977.00 | Remaining balance of account |
| 14 | Data\_Hash | String(255) | M |  | Hash code of the all above data (concatenated data) hashed using SHA256 |

## Cash In Inquiry (Call removed)

Request Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
| 1 | User Name | String(AN) | M(AES Encrypted) | APIGEE | User Name required for authentication |
| 2 | Password | String(AN) | M(AES Encrypted) | APIGEE@123 | Password required for authentication |
| 3 | Mobile Number | String | M | 03421654789 | Consumer mobile number |
| 4 | Date Time | String | M | 20170706121212 | Transaction initiate date time required in the following format  yyyyMMddHHmmss |
| 5 | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
| 6 | Channel ID | String | M | APIGEE | To identify from which channel we received request |
| 7 | Terminal ID | String | M | Daraz.pk, Careem etc. | Third party Id – Careem etc. |
| 8 | Amount | String | M | 2000.00 | Cash In amount |
| 9 | Data\_Hash | String(255) | M |  | Hash code of the all above data (concatenated data) hashed using SHA256 |

Response Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
| 1 | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
| 2 | Response Code | String | M | 00 | Transaction successfully done , failure code |
| 3 | Response Description | String | M | Successful , transaction failure | Transaction successfully done , failure Description according to the response code |
| 4 | Customer Mobile | String | O | 03238845042 | Customer mobile number |
| 5 | Customer Name | String | O | Gulfam Suleman | Customer name |
| 6 | CNIC | String | O | 5445543333333 | Customer CNIC number |
| 7 | Amount | String | O | 2000.00 | Amount that needs to be cashed in. |
| 8 | Commission Amount | String | O | 0.00 | Commission amount |
| 9 | Transaction Processing Charges | String | O | 20.00 | Transaction processing fee charges |
| 10 | Total Amount | String | O | 2020.00 | Total accumulated amount. |
| 11 | Data\_Hash | String(255) | M |  | Hash code of the all above data (concatenated data) hashed using SHA256 |

## Cash In

Request Fields

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value |
| 1 | User Name | String(AN) | M(AES Encrypted) | APIGEE |
| 2 | Password | String(AN) | M(AES Encrypted) | APIGEE@123 |
| 3 | Mobile Number | String | M | 03421654789 |
| 4 | Date Time | String | M | 20170706121212 |
| 5 | Retrieval Reference Number | String(N) | M | 265974513254 |
| 6 | Channel ID | String | M | APIGEE |
| 7 | Terminal ID | String | M | Daraz.pk, Careem etc. |
| 8 | OTP (Removed from request) | String | O | 12345 |
| 9 | Amount | String | M | 2000.00 |
| 10 | Payment Mode | String | O | HRA |
| 11 | Segment Code | String | O | 10002 |
| 12 | Reserved1 | String(255) | O |  |
| 13 | Reserved2 | String (255) | O |  |
| 14 | Reserved3 | String (255) | O |  |
| 15 | Reserved4 | String(255) | O |  |
| 16 | Reserved5 | Byte Array | O |  |
| 17 | Data Hash | String(255) | M |  |

Response Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
| 1 | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
| 2 | Response Code | String | M | 00 | Transaction successfully done , failure code |
| 3 | Response Description | String | M | Successful , transaction failure | Transaction successfully done , failure Description according to the response code |
| 4 | Customer Mobile | String | O | 03115020156 | Customer mobile number |
| 5 | CNIC | String | O | 3410311813043 | Customer CNIC number |
| 6 | Transaction date time | String | O | 20170706121212 | Transaction date and time when processed |
| 7 | Transaction Processing Amount | String | O | 20.00 | Transaction processing fee charges |
| 8 | Commission Amount | String | O | 0.00 | Commission amount |
| 9 | Total Amount | String | O | 2020.00 | Total accumulated amount |
| 10 | Transaction ID | String | O | 396382751019 | Transaction ID for tracking |
| 11 | Transaction Amount | String | O | 2020.00 | Total Transaction amount |
| 12 | Remaining Balance | String | O | 6,977.00 | Remaining balance of account after transaction processing. |
| 13 | Data\_Hash | String(255) | M |  | Hash code of the all above data (concatenated data) hashed using SHA256 |

## Wallet to Wallet Payment Inquiry

Request Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
| 1 | User Name | String(AN) | M(AES Encrypted) | APIGEE | User Name required for authentication |
| 2 | Password | String(AN) | M(AES Encrypted) | APIGEE@123 | Password required for authentication |
| 3 | Mobile Number | String | M | 03421654789 | Consumer mobile number |
| 4 | Date Time | String | M | 20170706121212 | Transaction initiate date time required in the following format  yyyyMMddHHmmss |
| 5 | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
| 6 | Channel ID | String | M | APIGEE | To identify from which channel we received request |
| 7 | Terminal ID | String | M | Daraz.pk, Careem etc. | Third party Id – Careem etc. |
| 8 | Receiver Mobile Number | String | M | 03421654987 | Receiver mobile number which will be used as receiver wallet number |
| 10 | Amount | String | M | 2000.00 | Amount that needs to be transfer |
| 11 | Data\_Hash | String(255) | M |  | Hash code of the all above data (concatenated data) hashed using SHA256 |

Response Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
| 1 | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
| 2 | Response Code | String | M | 00 | Transaction successfully done , failure code |
| 3 | Response Description | String | M | Successful , transaction failure | Transaction successfully done , failure Description according to the response code |
| 4 | Customer Mobile | String | O | 03115020156 | Customer mobile number |
| 5 | Transaction date time | String | O | 20170706121212 | Transaction date and time when processed |
| 6 | Transaction Processing Amount | String | O | 20.00 | Transaction processing fee charges |
| 7 | Commission Amount | String | O | 0.00 | Commission amount |
| 8 | Total Amount | String | O | 2020.00 | Total accumulated amount |
| 9 | Transaction ID | String | O | 396382751019 | Transaction ID for tracking |
| 10 | Transaction Amount | String | O | 2000.00 | Actual Transaction amount |
| 11 | Receiver Mobile Number | String | O | 03421654987 | Receiver mobile number which will be used as receiver wallet number |
| 12 | Data\_Hash | String(255) | M |  | Hash code of the all above data (concatenated data) hashed using SHA256 |

## Wallet to Wallet Payment

Request Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
| 1 | User Name | String(AN) | M(AES Encrypted) | APIGEE | User Name required for authentication |
| 2 | Password | String(AN) | M(AES Encrypted) | APIGEE@123 | Password required for authentication |
| 3 | Mobile Number | String | M | 03421654789 | Consumer mobile number |
| 4 | Date Time | String | M | 20170706121212 | Transaction initiate date time required in the following format  yyyyMMddHHmmss |
| 5 | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
| 6 | Channel ID | String | M | APIGEE | To identify from which channel we received request |
| 7 | Terminal ID | String | M | Daraz.pk, Careem etc. | Third party Id – Careem etc. |
| 8 | OTP | String | M | 12345 | OTP code sent on customer mobile number after Wallet to Wallet Info call. |
| 9 | Receiver Mobile Number | String | M | 03421654987 | Receiver mobile number which will be used as receiver wallet number |
| 10 | Amount | String | M | 2000.00 | Cash In amount |
| 11 | Data\_Hash | String(255) | M |  | Hash code of the all above data (concatenated data) hashed using SHA256 |

Response Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
| 1 | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
| 2 | Response Code | String | M | 00 | Transaction successfully done , failure code |
| 3 | Response Description | String | M | Successful , transaction failure | Transaction successfully done , failure Description according to the response code |
| 4 | Customer Mobile | String | O | 03115020156 | Customer mobile number |
| 5 | Transaction date time | String | O | 20170706121212 | Transaction date and time when processed |
| 6 | Receiver Mobile Number | String | O | 03421654987 | Receiver mobile number which will be used as receiver wallet number |
| 7 | Transaction Amount | String | O | 2000.00 | Total Transaction amount |
| 8 | Transaction Processing Amount | String | O | 20.00 | Transaction processing fee charges |
| 9 | Commission Amount | String | O | 0.00 | Commission amount |
| 10 | Total Amount | String | O | 2020.00 | Total accumulated amount |
| 11 | Transaction ID | String | O | 396382751019 | Transaction ID for tracking |
| 12 | Remaining Balance | String | O | 6,977.00 | Remaining balance of account after transaction processing. |
| 13 | Data\_Hash | String(255) | M |  | Hash code of the all above data (concatenated data) hashed using SHA256 |

## Title Fetch

Request Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
| 1 | User Name | String(AN) | M(AES Encrypted) | APIGEE | User Name required for authentication |
| 2 | Password | String(AN) | M(AES Encrypted) | APIGEE@123 | Password required for authentication |
| 3 | Mobile Number | String | M | 03421654789 | Consumer mobile number |
| 4 | Date Time | String | M | 20170706121212 | Transaction initiate date time required in the following format  yyyyMMddHHmmss |
| 5 | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
| 6 | Channel ID | String | M | APIGEE | To identify from which channel we received request |
| 7 | Terminal ID | String | M | Daraz.pk, Careem etc. | Third party Id – Careem etc. |
| 8 | Payment Mode | String | O | HRA=1, BLB=0 | There are two payment methods HRA,BLB |
| 9 | Segment Code | String | O | 10002 | Segment Code created on JS BLB Admin portal |
| 10 | Reserved1 | String(255) |  |  |  |
| 11 | Reserved2 | String(255) | O |  |  |
| 12 | Reseved3 | String(255) | O |  |  |
| 13 | Reserved4 | String(255) | O |  |  |
| 14 | Reserved5 | byte Array | O |  |  |
| 15 | data Hash | String(255) | M |  | Hash code of the all above data (concatenated data) hashedusing SHA256 |

Response Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
| 1 | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
| 2 | Response Code | String | M | 00 | Transaction successfully done , failure code |
| 3 | Response Description | String | M | Successful , transaction failure | Transaction successfully done , failure Description according to the response code |
| 4 | Customer Mobile | String | O | 03115020156 | Customer mobile number |
| 5 | Transaction date time | String | O | 20170706121212 | Transaction date and time when processed |
| 6 | Cnic | String | M | 352020546621555 | Customer CnicNo |
| 7 | Customer Name | String | M | John | Customer name |
| 8 | Account Title | String | M | John Meichel | Customer Account Title |
| 9 | Balance | String | O | 6,977.00 | Remaining Account Balance |
| 10 | Remaining Credit Limit | String | O | 10000,50000,100000 | Daily,monthly,yearly |
| 11 | Remaining Debit limit | String | O | 10000,50000,100000 | Daily,monthly,yearly |
| 12 | Consumed Velocity | String (N) | O | 3 or 5 | Initially this parameter will accept null value also though velocity pricing functionality is not fully implemented in Js system. |
| 13 | Data Hash | String(255) | M |  | Hash code of the all above data (concatenated data) hashed using SHA256 |