**JS Integration API – Documentation**

Inov8 Limited

9/21/2021

Version: 1.24



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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 | |
| 12/9/2018 | M Ahsan Raza | Added new parameter in billpayment,balanceInquiry,ministatement,  billpaymentInquiry call Name of fields are  Reserved1, Reserved2, Reserved3, Reserved4 ,  Reserved5,and change Mendatory parameter otp to optional in billpayment,balanceInquiry,ministatement,  billpaymentInquiry call and reserved1 is mendetory | 1.11 | |
| 2/28/2019 | M Ahsan Raza | Remove Reserved field in balanceInquiry,billpayment,billpaymentInquiry,ministatement and change optional field otp to mendatory | 1.12 | |
| 4/15/2019 | M Ahsan Raza | Add transaction type value in Verify account request | 1.13 | |
| 6/25/2019 | M Ahsan Raza | Add new call Cashin(Agent Account), cashOut(Customer Account) and cashOut Inquiry() | 1.14 | |
| 02/01/2019 | Irfan Haider | Added new calls and reserved parameters in these calls.   * Balance Inquiry having Mpin functionality * Ministatement with Mpin Functionality * Mpin Registration (New Api) * Mpin change (New API) * Wallet to Wallet Transfer having Mpin functionality(New API) * Bill Payment having Mpin functionality * Account Status change with Mpin functionality (New API) * Upgrade Account (Level 0-1)  (New API) | 1.15 | |
| 10/02/2020 | Irfan Haider/ Madiha Islam | Added Mpin parameter in these calls.   * Conventional Account opening * Payment Request * Account Link De Link * Balance Inquiry * Mini Statement * Upgrade Account * Account Status Change   OTP (02) option removed from reserved 1 field for  Wallet to Wallet Inquiry & Transaction | 1.16 | |
| 19/02/2020 | Irfan Haider | 1. Removed Mpin and reserved params in :  * Account opening * Conventional Account opening * Account Link De-Link  1. Removed only Reserved parameters in Payment request 2. Removed AgentMobileNumber param from CashOut Request(Customer) |  | |
| 06/04/2020 | Ahsan Raza | 1. Add Otp Mpin and Reserved Fields in Account Linking API and 2. Add Account Type and Account Title in Account inking Response 3. Add Reserved Fields in Verify Account Request To generate   Otp and Mpin   1. Add Two Calls IBFT Title Fetch and IBFT Advice | 1.17 | |
| 07/12/2020 | Amen Zafar | 1-OTP generation in Payment inquiry and Validate in payment request. | 1.18 | |
| 03/02/2021 | Danyal | 1. HRA Registration Inquiry 2. HRA Registration 3. Limits View 4. Wallet to Core Inquiry 5. Wallet to Core 6. HRA to Wallet Inquiry 7. HRA to Wallet 8. Wallet to CNIC Inquiry 9. Wallet to CNIC 10. Debit Card Issuance Inquiry 11. Debit Card Issuance 12. Challan Payment Inquiry 13. Challan Payment 14. Login PIN 15. Login PIN Change 16. Reset PIN 17. QR Payment Inquiry 18. QR Payment   Response code | 1.19 | |
| 24/03/2021 | Hamza | 1. Remove commission amount, transaction amount from wallet to core and wallet to core inquiry 2. Make PIN param conditional | 1.20 | |
| 31/03/2021 | Hamza | 1. Debit Inquiry 2. Debit 3. Agent Bill Payment Inquiry 4. Agent Bill Payment 5. Credit Inquiry 6. Credit 7. HRA Cash Withdrawal Inquiry 8. HRA Cash Withdrawal 9. Login Authentication | 1.21 | |
| 25/05/2021 | Hamza | 1. Change param name in Login PIN 2. Confirm pin param added in login pin change 3. Old MPIN, New MPIN changes to Old PIN, New PIN in Login PIN Change 4. New PIN, Confirm PIN params added in Reset PIN | 1.22 | |
| 22/06/2021 | Hamza | 1. Reserved params added in account opening 2. Advance Loan Inquiry 3. Advance Loan Payment | 1.24 | |

# 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 Branchless Open API’s

## 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 | 01 | 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 | Reserved1 | String(255) | M | 01,02,03 | **01** for no OTP req and no Mpin required  **02** for OTP req and OTP to be validated.  **03** no OTP Generated and Mpin to be validated. |
| 10 | Reserved2 | String (255) | O | 01,02 | **01** Account Linking  **02** Account Delinking |
| 11 | Reserved3 | String (255) | O |  |  |
| 12 | Reserved4 | String(255) | O |  |  |
| 13 | Reserved5 | String(255) | O |  |  |
| 14 | 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 | Account 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 | ISPinSet | String | M | 0/1 | Pin Set is set or not |
| 13 | 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 |
| 8 | Account Title | String | M | Abdul Qayyum | Consumer Account Title |
| 9 | Birth Place | String(N) | M | Lahore Pakistan | Consumer Birth Place |
| 10 | Present Address | String | M | Lahore Pakistan | Consumer Present Address |
| 11 | CNIC status | String | M | Yes or No | CNIC expired or not |
| 12 | CNIC Expiry | String | N | 2018-06-16 | Consumer CNIC Expiry date |
| 13 | Date Of Birth | String | M | 1986-06-16 | Consumer Date of Birth |
| 14 | Father/ Husband Name | String | M | Abdul Qayyum |  |
| 15 | Mother Maiden | String | M |  |  |
| 16 | Gender | String | M | M or F | Male(M) or Female(F) |
| 17 | Channel ID | String | M | Like FonePay | To identify from which channel we receive a request |
| 18 | Account Type | String | M | L0(01), L1(02) | Consumer Account Type |
| 19 | Tracking Id | String | N | 123456987123 | Unique Tracking Id from biometic verification |
| 20 | Reserved1 | String | O | For future use |  |
| 21 | Reserved2 | String | O | For future use | Company name will be added in reserved 2 |
| 22 | Reserved3 | String | O | For future use |  |
| 23 | Reserved4 | String | O | For future use |  |
| 24 | Reserved5 | String | O | For future use |  |
| 25 | 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 | Reserved1 | String(255) | M | 02 | **02** for OTP generation. |
| 10 | Reserved2 | String (255) | O |  |  |
| 11 | Reserved3 | String (255) | O |  |  |
| 12 | Reserved4 | String(255) | O |  |  |
| 13 | Reserved5 | String(255) | O |  |  |
| 14 | 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 |

## 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 |

## 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 | Mpin | String(N) | O | 1111 | Mpin must be in four digits |
| 4 | Account Number | String(A 255) | M | 56247891 | Consumer Mobile Number or Card Number |
| 5 | Date Time | String | M | 20170706121212 | Transaction initiate Date time required in the following format  yyyyMMddHHmmss |
| 6 | Retrieval Reference Number | String(N) | M | 2659745132546 | Per request unique identifier |
| 7 | Amount | String(N) | M | 12200 | This field shows that How much amount will be deducted |
| 8 | Charges | String | M | 100 | Charges Applied on Transaction |
| 9 | Transaction Type | String | M | Product Name |  |
| 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 | Reserved1 | String(255) | M | 01,02,03 | **01** for no OTP req and no OTP Validation.  **02** for OTP Validation.  **03** Mpin to be validated. |
| 16 | Reserved2 | String (255) | O |  |  |
| 17 | Reserved3 | String (255) | O |  |  |
| 18 | Reserved4 | String(255) | O |  |  |
| 19 | Reserved5 | String(255) | O |  |  |
| 20 | 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 | Transaction Code | String | M | 123456 | JS Micro bank generated Code |
| 5 | 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 | FONEPAY,APIGEE | 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 | Otp | String | O | 1122 | Otp Received in Mobile Number |
| 10 | Mpin | String | O | 2222 | Account Mpin |
| 11 | Reserved1 | String(255) | M | 01,02,03 | **01** for no OTP req and no Mpin Required.  **02** for OTP req and OTP to be validated.  **03** no OTP Generated and Mpin to be validated. |
| 12 | Reserved2 | String (255) | O |  |  |
| 13 | Reserved3 | String (255) | O |  |  |
| 14 | Reserved4 | String(255) | O |  |  |
| 15 | Reserved5 | String(255) | O |  |  |
| 16 | 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 | RRN | String | M | 24567843123 | Transaction Unique identifier |
| 4 | Account Type | String | M | L0/L1 | Customer Account Type |
| 5 | Account Title | String | M | Ali | Title of the Account |
| 6 | 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) | Inov8 | User Name required for authentication |
| 2 | Password | String(AN) | M(AES Encrypted) | Inov8@123 | Password required for authentication |
| 3 | Mpin | String(N) | O | 1111 | Mpin must be in four digits |
| 4 | Mobile Number | String | M | 03421654789 | Consumer mobile number |
| 5 | Date Time | String | M | 20170706121212 | Transaction initiate date time required in the following format  yyyyMMddHHmmss |
| 6 | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
| 7 | Channel ID | String | M | APIGEE | To identify from which channel we received request |
| 8 | Terminal ID | String | M | Daraz.pk, Careem etc. | Third party Id – Careem etc. |
| 9 | OTP | String | O | 12345 | OTP code sent on mobile number |
| 10 | Reserved1 | String(255) | M | 01,02,03 | **01** for no OTP req and no OTP Validation.  **02** for OTP req and OTP to be validated.  **03** no OTP Generated and Mpin to be validated. |
| 11 | Reserved2 | String (255) | O |  |  |
| 12 | Reserved3 | String (255) | O |  |  |
| 13 | Reserved4 | String(255) | O |  |  |
| 14 | Reserved5 | String(255) | O |  |  |
| 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 |
| 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 | Mpin | String(N) | O | 1111 | Mpin must be in four digits |
| 4 | Mobile Number | String | M | 03421654789 | Consumer mobile number |
| 5 | Date Time | String | M | 20170706121212 | Transaction initiate date time required in the following format  yyyyMMddHHmmss |
| 6 | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
| 7 | Channel ID | String | M | APIGEE | To identify from which channel we received request |
| 8 | Terminal ID | String | M | Daraz.pk, Careem etc. | Third party Id – Careem etc. |
| 9 | OTP | String | O | 12345 | OTP code sent on mobile number |
| 10 | Reserved1 | String(255) | M |  | **01** for no OTP req and no OTP Validation.  **02** for OTP req and OTP to be validated.  **03** no OTP Generated and Mpin to be validated. |
| 11 | Reserved2 | String (255) | O |  |  |
| 12 | Reserved3 | String (255) | O |  |  |
| 13 | Reserved4 | String(255) | O |  |  |
| 14 | Reserved5 | String(255) | O |  |  |
| 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 |
| 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) | Inov8 | User Name required for authentication |
| 2 | Password | String(AN) | M(AES Encrypted) | Inov8@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 |  | Bill reference number |
| 10 | Amount | String | O | 0.00 | Bill amount needs in case of top ups |
| 11 | Reserved1 | String(255) | M | 01,02,03 | **01** for no OTP req and no OTP Validation.  **02** for OTP req and OTP to be validated.  **03** no OTP Generated and Mpin to be validated. |
| 12 | Reserved2 | String (255) | O |  |  |
| 13 | Reserved3 | String (255) | O |  |  |
| 14 | Reserved4 | String(255) | O |  |  |
| 15 | Reserved5 | String(255) | O |  |  |
| 16 | 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) | Inov8 | User Name required for authentication |
| 2 | Password | String(AN) | M(AES Encrypted) | Inov8@123 | Password required for authentication |
| 3 | Mpin | String(N) | M | 1111 | Mpin must be in four digits |
| 4 | Mobile Number | String | M | 03421654789 | Consumer mobile number |
| 5 | Date Time | String | M | 20170706121212 | Transaction initiate date time required in the following format  yyyyMMddHHmmss |
| 6 | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
| 7 | Channel ID | String | M | APIGEE | To identify from which channel we received request |
| 8 | Terminal ID | String | M | Daraz.pk, Careem etc. | Third party Id – Careem etc. |
| 9 | OTP | String | O | 12345 | OTP code sent on mobile number |
| 10 | Product ID | String | M | LESCO001 | Billing company Id |
| 11 | Consumer No | String | M | 789456132 | Bill reference number |
| 12 | Amount | String | M | 2100.00 | Bill amount |
| 13 | Reserved1 | String(255) | M | 01,02,03 | **01** for no OTP req and no OTP Validation.  **02** for OTP req and OTP to be validated.  **03** no OTP Generated and Mpin to be validated. |
| 14 | Reserved2 | String (255) | O |  |  |
| 15 | Reserved3 | String (255) | O |  |  |
| 16 | Reserved4 | String(255) | O |  |  |
| 17 | Reserved5 | String(255) | O |  |  |
| 18 | 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) | Inov8 | User Name required for authentication |
| 2 | Password | String(AN) | M(AES Encrypted) | Inov8@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) | Inov8 | User Name required for authentication |
| 2 | Password | String(AN) | M(AES Encrypted) | Inov8@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 | Reserved1 | String(255) | M | 02 | **02** for generation |
| 12 | Reserved2 | String (255) | O |  |  |
| 13 | Reserved3 | String (255) | O |  |  |
| 14 | Reserved4 | String(255) | O |  |  |
| 15 | Reserved5 | String(255) | O |  |  |
| 16 | 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 | M | 03115020156 | Customer mobile number |
| 5 | Transaction date time | String | M | 20170706121212 | Transaction date and time when processed |
| 6 | Transaction Processing Amount | String | M | 20.00 | Transaction processing fee charges |
| 7 | Commission Amount | String | M | 0.00 | Commission amount |
| 8 | Total Amount | String | M | 2020.00 | Total accumulated amount |
| 9 | Transaction ID | String | O | 396382751019 | Transaction ID for tracking |
| 10 | Transaction Amount | String | M | 2000.00 | Actual Transaction amount |
| 11 | Receiver name | String | O | Waqar | Receiver name which will be used as receiver wallet |
| 12 | Receiver Mobile Number | String | M | 03421654987 | Receiver mobile number which will be used as receiver wallet number |
| 13 | 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) | Inov8 | User Name required for authentication |
| 2 | Password | String(AN) | M(AES Encrypted) | Inov8@123 | Password required for authentication |
| 3 | Mpin | String(N) | O | 1111 | Mpin must be in four digits |
| 4 | Mobile Number | String | M | 03421654789 | Consumer mobile number |
| 5 | Date Time | String | M | 20170706121212 | Transaction initiate date time required in the following format  yyyyMMddHHmmss |
| 6 | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
| 7 | Channel ID | String | M | APIGEE | To identify from which channel we received request |
| 8 | Terminal ID | String | M | Daraz.pk, Careem etc. | Third party Id – Careem etc. |
| 9 | OTP | String | O | 12345 | OTP code sent on customer mobile number after Wallet to Wallet Info call. |
| 10 | Receiver Mobile Number | String | M | 03421654987 | Receiver mobile number which will be used as receiver wallet number |
| 11 | Amount | String | M | 2000.00 | Cash In amount |
| 12 | Reserved1 | String(255) | M | 01,02,03 | **01** for no OTP req and no OTP Validation.  **02** for OTP Validation.  **03**  Mpin to be validated. |
| 13 | Reserved2 | String (255) | O |  |  |
| 14 | Reserved3 | String (255) | O |  |  |
| 15 | Reserved4 | String(255) | O |  |  |
| 16 | Reserved5 | String(255) | O |  |  |
| 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(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) | Inov8 | User Name required for authentication |
| 2 | Password | String(AN) | M(AES Encrypted) | Inov8@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 |

## Cash In (Agent Account)

Request Fields

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value |
| 1 | UserName | String(AN) | M(AES Encrypted) | APIGEE |
| 2 | Password | String(AN) | M(AES Encrypted) | APIGEE@123 |
| 3 | MobileNumber | String | M | 03421654789 |
| 4 | DateTime | String | M | 20170706121212 |
| 5 | RRN | String(N) | M | Retrieval Reference Number |
| 6 | ChannelID | String | M | APIGEE |
| 7 | TerminalID | String | M | Daraz.pk, Careem etc. |
| 8 | Amount | String | M | 2000.00 |
| 9 | PaymentMode | String | O | Agent |
| 10 | SegmentCode | String | O | 10002 |
| 11 | Reserved1 | String(255) | O | For future use |
| 12 | Reserved2 | String (255) | O | For future use |
| 13 | Reserved3 | String (255) | O | For future use |
| 14 | Reserved4 | String(255) | O | For future use |
| 15 | Reserved5 | Byte Array | O | For future use |
| 16 | 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 | ResponseCode | String | M | 00 | Transaction successfully done , failure code |
| 2 | ResponseDescription | String | M | Successful , transaction failure | Transaction successfully done , failure Description according to the response code |
| 3 | RRN | String(N) | M | 265974513254 | Transaction unique identifier |
| 4 | AgentMobileNumber | String | O | 03115020156 | Agent mobile number |
| 5 | CNIC | String | O | 3410311813043 | Agent CNIC number |
| 6 | TransactionDateTime | String | O | 20170706121212 | Transaction date and time when processed |
| 7 | TransactionProcessingAmount | String | O | 20.00 | Transaction processing fee charges |
| 8 | CommissionAmount | String | O | 0.00 | Commission amount |
| 9 | TotalAmount | String | O | 2020.00 | Total accumulated amount |
| 10 | TransactionID | String | O | 396382751019 | Transaction ID for tracking |
| 11 | TransactionAmount | String | O | 2020.00 | Total Transaction amount |
| 12 | RemainingBalance | 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 |

## Cash Out Inquiry(Customer Account)

Request Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
| 1 | UserName | String(AN) | M(AES Encrypted) | Inov8 | User Name required for authentication |
| 2 | Password | String(AN) | M(AES Encrypted) | Inov8@123 | Password required for authentication |
| 3 | MobileNumber | String | M | 03421654789 | Consumer mobile number |
| 4 | DateTime | String | M | 20170706121212 | Transaction initiate date time required in the following format  yyyyMMddHHmmss |
| 5 | RRN | String(N) | M | 265974513254 | Transaction unique identifier |
| 6 | ChannelID | String | M | APIGEE | To identify from which channel we received request |
| 7 | TerminalID | String | M | Daraz.pk, Careem etc. | Third party Id – Careem etc. |
| 8 | Amount | String | M | 2000.00 | Cash In amount |
| 9 | Reserved1 | String(255) | O | For future use | 11 |
| 10 | Reserved2 | String (255) | O | For future use | 12 |
| 11 | Reserved3 | String (255) | O | For future use | 13 |
| 13 | Reserved4 | String(255) | O | For future use | 14 |
| 14 | Reserved5 | Byte Array | O | For future use | 15 |
| 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 |
| 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 | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
| 4 | CustomerMobile | String | O | 03238845042 | Customer mobile number |
| 5 | CustomerName | String | O | Ali | Customer name |
| 6 | CNIC | String | O | 5445543333333 | Customer CNIC number |
| 7 | Amount | String | O | 2000.00 | Amount that needs to be cashed in. |
| 8 | Data\_Hash | String(255) | M |  | Hash code of the all above data (concatenated data) hashed using SHA256 |

## Cash Out(Customer Account)

Request Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
| 1 | UserName | 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 | TransactionDateTime | String | M | 20170706121212 | Transaction initiate Date time required in the following format  yyyyMMddHHmmss |
| 4 | RRN | String(N) | M | 2659745132546 | Per request unique identifier |
| 5 | ChannelID | String | M | APIGEE | To identify from which channel we received request |
| 6 | TerminalID | String | M | Daraz.pk, Careem etc. | Third party Id – Careem etc. |
| 7 | CustomerMobileNumber | String(A 255) | M | 56247891 | Customer Mobile Number |
| 8 | Amount | String(N) | M | 12200 | This field shows that How much amount will be deducted |
| 9 | Charges | String | M | 100 | Charges Applied on Transaction |
| 10 | MPIN | String | M | 2365 | Agent account MPIN for transaction |
| 11 | OTP | String | M | 1234 | OTP sent on Customer Mobile Number |
| 12 | PaymentType | String | O | Account Type(01) or Card Type(02) or Account Settlement(03) | Payment against card or Account Number.  For JS it should always be Account Type (01). |
| 13 | Reserved1 | String(255) | O | For future use |  |
| 14 | Reserved2 | String (255) | O | For future use |  |
| 15 | Reserved3 | String (255) | O | For future use |  |
| 16 | Reserved4 | String(255) | O | For future use |  |
| 17 | Reserved5 | Byte Array | O | For future use |  |
| 18 | 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 | ResponseCode | String | M | 00 | Transaction successfully done , failure code |
| 2 | ResponseDescription | String | M | Successful , transaction failure | Transaction successfully done , failure Description according to the response code |
| 3 | RRN | String | M | 24567843123 | Transaction Unique identifier |
| 4 | TransactionCode | String | M | 123456 | JS Micro bank generated Code |
| 5 | Data\_Hash | String(255) | M |  | Hash Code of the all above data (concatenated data) hashed using SHA256 |

## Mpin Registration

Request Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
| 1 | UserName | 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 | Mpin | String(N) | M | 1111 | Mpin must be in four digits |
| 4 | ConfirmMpin | String(N) | M | 1111 |  |
| 5 | RRN | String(N) | M | 2659745132546 | Per request unique identifier |
| 6 | ChannelID | String | M | APIGEE | To identify from which channel we received request |
| 7 | TerminalID | String | M | Daraz.pk, Careem etc. | Third party Id – Careem etc. |
| 8 | MobileNumber | String | M | 03436598745 | Consumer Mobile number |
| 9 | Date Time | String | M | 20170706121212 | Transaction initiate date time required in the following format  yyyyMMddHHmmss |
| 10 | Reserved1 | String(255) | O |  |  |
| 11 | Reserved2 | String (255) | O |  |  |
| 12 | Reserved3 | String (255) | O |  |  |
| 13 | Reserved4 | String(255) | O |  |  |
| 14 | Reserved5 | String(255) | O |  |  |
| 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 |
| 1 | ResponseCode | String | M | 00 | Transaction successfully done , failure code |
| 2 | ResponseDescription | String | M | Successful , transaction failure | Transaction successfully done , failure Description according to the response code |
| 3 | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
| 4 | TransactionCode | String | M | 123456 | JS Micro bank generated Code |
| 5 | Data\_Hash | String(255) | M |  | Hash Code of the all above data (concatenated data) hashed using SHA256 |

## Mpin Change

Request Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
| 1 | UserName | 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 | Old Mpin | String(N) | M | 1111 | Mpin must be in four digits |
| 4 | New Mpin | String(N) | M | 1111 | Mpin must be in four digits |
| 5 | ConfirmMpin | String(N) | M | 1111 |  |
| 6 | RRN | String(N) | M | 2659745132546 | Per request unique identifier |
| 7 | ChannelID | String | M | APIGEE | To identify from which channel we received request |
| 8 | TerminalID | String | M | Daraz.pk, Careem etc. | Third party Id – Careem etc. |
| 9 | MobileNumber | String | M | 03436598745 | Consumer Mobile number |
| 10 | Date Time | String | M | 20170706121212 | Transaction initiate date time required in the following format  yyyyMMddHHmmss |
| 11 | Reserved1 | String(255) | O |  |  |
| 12 | Reserved2 | String (255) | O |  |  |
| 13 | Reserved3 | String (255) | O |  |  |
| 14 | Reserved4 | String(255) | O |  |  |
| 15 | Reserved5 | String(255) | O |  |  |
| 16 | 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 | ResponseCode | String | M | 00 | Transaction successfully done , failure code |
| 2 | ResponseDescription | String | M | Successful , transaction failure | Transaction successfully done , failure Description according to the response code |
| 3 | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
| 4 | TransactionCode | String | M | 123456 | JS Micro bank generated Code |
| 5 | Data\_Hash | String(255) | M |  | Hash Code of the all above data (concatenated data) hashed using SHA256 |

## Upgrade Account Inquiry

Request Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
| 1 | UserName | 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 | MobileNumber | String | M | 03436598745 | Consumer Mobile number |
| 4 | ChannelID | String | M | APIGEE | To identify from which channel we received request |
| 5 | RRN | String | M | 2659745132546 | Per request unique identifier |
| 6 | TerminalID | String | M | Daraz.pk, Careem etc. | Third party Id – Careem etc. |
| 7 | DateTime | String | M | 20170706121212 | Transaction initiate date time required in the following format  yyyyMMddHHmmss |
| 8 | Reserved1 | String(255) | O |  |  |
| 9 | Reserved2 | String (255) | O |  |  |
| 10 | Reserved3 | String (255) | O |  |  |
| 11 | Reserved4 | String(255) | O |  |  |
| 12 | Reserved5 | String(255) | O |  |  |
| 13 | 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 | ResponseCode | String | M | 00 | Transaction successfully done , failure code |
| 2 | ResponseDescription | String | M | Successful , transaction failure | Transaction successfully done , failure Description according to the response code |
| 3 | RetrievalReferenceNumber | String(N) | M | 265974513254 | Transaction unique identifier |
| 4 | TransactionCode | String | M | 123456 | JS Micro bank generated Code |
| 5 | Data\_Hash | String(255) | M |  | Hash Code of the all above data (concatenated data) hashed using SHA256 |

## Upgrade Account

Request Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
| 1 | UserName | 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 | Mpin | String(N) | O | 1111 | Mpin must be in four digits |
| 4 | MobileNumber | String | M | 03436598745 | Consumer Mobile number |
| 5 | Cnic | String(N) | M | 3434394994949 | Cnic must be 13 digits |
| 6 | FingerIndex | String | M | 1,2,3,4,5,6,7,8,9 |  |
| 7 | FingerTemplate | String | M |  | This is the finger template corresponding to the finger print index |
| 8 | Template Type | String | M | TemplateType.ANSI | Value of Template type from Template Type data type exposed by Service |
| 9 | ChannelID | String | M | APIGEE | To identify from which channel we received request |
| 10 | RRN | String | M | 2659745132546 | Per request unique identifier |
| 11 | TerminalID | String | M | Daraz.pk, Careem etc. | Third party Id – Careem etc. |
| 12 | Date Time | String | M | 20170706121212 | Transaction initiate date time required in the following format  yyyyMMddHHmmss |
| 13 | Reserved1 | String(255) | O |  |  |
| 14 | Reserved2 | String (255) | O |  |  |
| 15 | Reserved3 | String (255) | O |  |  |
| 16 | Reserved4 | String(255) | O |  |  |
| 17 | Reserved5 | String(255) | O |  |  |
| 18 | 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 | ResponseCode | String | M | 00 | Transaction successfully done , failure code |
| 2 | ResponseDescription | String | M | Successful , transaction failure | Transaction successfully done , failure Description according to the response code |
| 3 | FingerIndex | String | M | 1,2,3,4,5,6,7,8,9 |  |
| 4 | RetrievalReferenceNumber | String(N) | M | 265974513254 | Transaction unique identifier |
| 5 | TransactionCode | String | M | 123456 | JS Micro bank generated Code |
| 6 | Data\_Hash | String(255) | M |  | Hash Code of the all above data (concatenated data) hashed using SHA256 |

## Account Status Change

Request Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
| 1 | UserName | 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 | Mpin | String(N) | O | 1111 | Mpin must be in four digits |
| 4 | MobileNumber | String | M | 03436598745 | Consumer Mobile number |
| 5 | Cnic | String(N) | M | 3434394994949 | Cnic must be 13 digits |
| 6 | AccountStatus | String | M | 01,02,03,04 | 01 for Active.  02 for Inactive.  03 for Block.  04 for Unblock  05 for Close Account |
| 7 | ChannelID | String | M | APIGEE | To identify from which channel we received request |
| 8 | RRN | String | M | 2659745132546 | Per request unique identifier |
| 9 | TerminalID | String | M | Daraz.pk, Careem etc. | Third party Id – Careem etc. |
| 10 | DateTime | String | M | 20170706121212 | Transaction initiate date time required in the following format  yyyyMMddHHmmss |
| 11 | Reserved1 | String(255) | M | 01,02,03 | **01** for no OTP req and no OTP Validation.  **02** for OTP req and OTP to be validated.  **03** no OTP Generated and Mpin to be validated. |
| 12 | Reserved2 | String (255) | O |  |  |
| 13 | Reserved3 | String (255) | O |  |  |
| 14 | Reserved4 | String(255) | O |  |  |
| 15 | Reserved5 | String(255) | O |  |  |
| 16 | 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 | ResponseCode | String | M | 00 | Transaction successfully done , failure code |
| 2 | ResponseDescription | String | M | Successful , transaction failure | Transaction successfully done , failure Description according to the response code |
| 4 | RetrievalReferenceNumber | String(N) | M | 265974513254 | Transaction unique identifier |
| 5 | TransactionCode | String | M | 123456 | JS Micro bank generated Code |
| 6 | Data\_Hash | String(255) | M |  | Hash Code of the all above data (concatenated data) hashed using SHA256 |

## IBFT Title Fetch

Request Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
| 1 | UserName | 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 | DateTime | String | M | 20170706121212 | Transaction initiate date time required in the following format  yyyyMMddHHmmss |
| 4 | RRN | String | M | 2659745132546 | Per request unique identifier |
| 5 | ChannelID | String | M | APIGEE | To identify from which channel we received request |
| 6 | TerminalID | String | M | Daraz.pk, Careem etc. | Third party Id – Careem etc. |
| 7 | SenderMobileNumber | String | M | 03111111111 | Sender Mobile Number |
| 8 | ReceiverMobileNumber | String | M | 03000011222 | Reciever Mobile Number |
| 9 | SourceBankIMD | String | M | 112266 | Sender Bank IMD |
| 10 | DestinationBankIMD | String | M | 223355 | Reciever |
| 11 | DestinationAccount | String | M | 03200462055 | Destination Account |
| 12 | Amount | String | M | 1200.00 | Transaction Amount |
| 13 | Reserved1 | String(255) | M | 01,02,03 | **01** for no OTP req and no OTP Validation.  **02** for OTP req and OTP to be validated.  **03** no OTP Generated and Mpin to be validated. |
| 14 | Reserved2 | String (255) | O |  |  |
| 15 | Reserved3 | String (255) | O |  |  |
| 16 | Reserved4 | String(255) | O |  |  |
| 17 | Reserved5 | String(255) | O |  |  |
| 18 | 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 | Sender Mobile Number | String | M | 03115020156 | Customer mobile number |
| 5 | Receiver Account Number | String | M | 03200253655 | Receiver Account Number |
| 6 | Sender Account Title | String | M | Ali | Sender Account Title |
| 7 | ReceiverAccount Title | String | M | John | ReceiverAccount Title |
| 8 | Amount | String | M | 1200.00 | Transaction Amount |
| 9 | Charges | String | O | 100.00 | Charges On Transaction Amount |
| 10 | DateTime | String | M | 20170706121212 | Transaction initiate date time required in the following format  yyyyMMddHHmmss |
| 11 | Account Bank Name | String | O | Alfalah | Account Bank Name |
| 12 | Account Branch Name | String | O | Liberty | Account Branch Name |
| 13 | Beneficiary IBAN | String (N) | O | Pk00011155844 | Beneficiary International Account Number |
| 14 | Source Bank IMD | String |  |  |  |
| 15 | Data Hash | String(255) | M |  | Hash code of the all above data (concatenated data) hashed using SHA256 |

## IBFT Advice

Request Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
| 1 | UserName | 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 | DateTime | String | M | 20170706121212 | Transaction initiate date time required in the following format  yyyyMMddHHmmss |
| 4 | RRN | String | M | 2659745132546 | Per request unique identifier |
| 5 | ChannelID | String | M | APIGEE | To identify from which channel, we received request |
| 6 | TerminalID | String | M | Daraz.pk, Careem etc. | Third party Id – Careem etc. |
| 7 | SenderMobileNumber | String | M | 03111111111 | Sender Mobile Numebr |
| 8 | ReceiverMobileNumber | String | M | 03000011222 | Receiver Mobile Number |
| 9 | SourceBankIMD | String | M | 112266 | Sender Bank IMD |
| 10 | DestinationBankIMD | String | M | 223355 | Reciever |
| 11 | DestinationAccount | String | M | 03200462055 | Destination Account |
| 12 | Amount | String | M | 1200.00 | Transaction Amount |
| 13 | MPIN | String | O | 2365 | account MPIN for transaction |
| 14 | OTP | String | O | 1234 | OTP sent on Customer Mobile Number |
| 15 | PurposeOfPayment | String | M | Family Support | Purpose of Transaction |
| 16 | Sender Account Title | String | O | Ali | Sender Account Title |
| 17 | Receiver Account Title | String | O | Kamran | Receiver Account Title |
| 18 | To Bank Name | String (N) | O | Alfalah | Receiver Account Bank Name |
| 19 | To Branch Name | String | O | Liberty | Receiver Account Branch Name |
| 20 | Beneficiary IBAN | String (N) | O | Pk00011155844 | Beneficiary International Account Number |
| 21 | Reserved1 | String(255) | M | 01,02,03 | **01** for no OTP req and no OTP Validation.  **02** for OTP req and OTP to be validated.  **03** no OTP Generated and Mpin to be validated. |
| 22 | Reserved2 | String (255) | O |  |  |
| 23 | Reserved3 | String (255) | O |  |  |
| 24 | Reserved4 | String(255) | O |  |  |
| 25 | Reserved5 | String(255) | O |  |  |
| 26 | 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 | Destination Account Number | String | O | 0320048847552 | Receiver Account Number |
| 5 | Destination IMD | String | O | 115899 | Receiver Account IMD |
| 6 | Data Hash | String(255) | M |  | Hash code of the all above data (concatenated data) hashed using SHA256 |

## HRA Registration Inquiry

Request Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
|  | User Name | String | M(AES Encrypted) | Inov8 | User Name required for authentication |
|  | Password | String | M(AES Encrypted) | Inov8@123 | Password required for authentication |
|  | Mobile Number | String | M | 03421654789 | Consumer mobile number |
|  | Date Time | String | M | 20170706121212 | Date time required in the following format  yyyyMMddHHmmss |
|  | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
|  | Channel ID | String | M | APIGEE | To identify from which channel we received request |
|  | Terminal ID | String | M | Daraz.pk, Careem etc. | Third party Id – Careem etc. |
|  | CNIC | String | M | 3444369962665 | Customer CNIC Number |
|  | PinType | String(255) | M | 01, 02, 03 | **01** for no OTP req and no OTP Validation.  **02** for OTP req and OTP to be validated.  **03** no OTP Generated and Mpin to be validated. |
|  | Reserved1 | String (255) | O | For future use |  |
|  | Reserved2 | String(255) | O | For future use |  |
|  | 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 |
|  | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
|  | Response Code | String | M | 00 | Transaction successfully done , failure code |
|  | Response Description | String | M | Successful , transaction failure | Transaction successfully done , failure Description according to the response code |
|  | Response Date Time | String | M | 20170706121212 | Date time required in the following format  yyyyMMddHHmmss |
|  | Name | String | M | Hamza | Customer Name |
|  | Father Name | String | C | Khalid | Customer Father Name |
|  | Date Of Birth | String | M | 1986-06-16 | Consumer Date of Birth |
|  | Reserved1 | String (255) | O | For future use |  |
|  | Reserved2 | String (255) | O | For future use |  |
|  | Data\_Hash | String(255) | M |  | Hash code of the all above data (concatenated data) hashed using SHA256 |

## HRA Registration

Request Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
|  | User Name | String | M(AES Encrypted) | Inov8 | User Name required for authentication |
|  | Password | String | M(AES Encrypted) | Inov8@123 | Password required for authentication |
|  | Mobile Number | String | M | 03421654789 | Consumer mobile number |
|  | Date Time | String | M | 20170706121212 | Date time required in the following format  yyyyMMddHHmmss |
|  | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
|  | Channel ID | String | M | APIGEE | To identify from which channel we received request |
|  | Terminal ID | String | M | Daraz.pk, Careem etc. | Third party Id – Careem etc. |
|  | PIN | String | C | 0000 | MPIN/OTP must be in four digits |
|  | PinType | String(255) |  | 01, 02, 03 | **01** for no OTP req and no OTP Validation.  **02** for OTP req and OTP to be validated.  **03** no OTP Generated and Mpin to be validated. |
|  | Name | String | M | Hamza | Customer Name |
|  | Father Name | String | O | Khalid | Customer Father Name |
|  | Date Of Birth | String | M | 1986-06-16 | Customer Date Of Birth |
|  | CNIC | String | M | 3444369962665 | Customer CNIC Number |
|  | Source Of Income | String | M | Business | Customer Source Of Income |
|  | Occupation | String | M | Business | Customer Occupation |
|  | Purpose Of Account | String | M | Business/Personal | Account Purpose |
|  | KIN Name | String | M | Sunny | Next of KIN Name |
|  | KIN Mobile Number | String | O | 03421654789 | Next of KIN Mobile Number |
|  | KIN CNIC | String | O | 3444369962665 | Next of KIN CNIC |
|  | KIN Relation | String | M | Brother | Customer Relation With Next Of KIN |
|  | International Remittance Location | String | M | USA | Originator International Remittance Location |
|  | Originator Relation | String | M | Brother | Relationship with Originator |
|  | Reserved1 | String (255) | O | For future use |  |
|  | Reserved2 | String (255) | O | For future use |  |
|  | 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 |
|  | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
|  | Response Code | String | M | 00 | Transaction successfully done , failure code |
|  | Response Description | String | M | Successful , transaction failure | Transaction successfully done , failure Description according to the response code |
|  | Response Date Time | String | M | 20170706121212 | Date time required in the following format  yyyyMMddHHmmss |
|  | Reserved1 | String (255) | O | For future use |  |
|  | Reserved2 | String(255) | O | For future use |  |
|  | Data\_Hash | String(255) | M |  | Hash code of the all above data (concatenated data) hashed using SHA256 |

## Limits View

Request Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
|  | User Name | String | M(AES Encrypted) | Inov8 | User Name required for authentication |
|  | Password | String | M(AES Encrypted) | Inov8@123 | Password required for authentication |
|  | Mobile Number | String | M | 03421654789 | Consumer mobile number |
|  | Date Time | String | M | 20170706121212 | Date time required in the following format  yyyyMMddHHmmss |
|  | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
|  | Channel ID | String | M | APIGEE | To identify from which channel we received request |
|  | Terminal ID | String | M | Daraz.pk, Careem etc. | Third party Id – Careem etc. |
|  | Account Type | String | M | L0,L1 and HRA | Level of account |
|  | Reserved1 | String (255) | O | For future use |  |
|  | Reserved2 | String(255) | O | For future use |  |
|  | 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 |
|  | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
|  | Response Code | String | M | 00 | Transaction successfully done , failure code |
|  | Response Description | String | M | Successful , transaction failure | Transaction successfully done , failure Description according to the response code |
|  | Response Date Time | String | M | 20170706121212 | Date time required in the following format  yyyyMMddHHmmss |
|  | Daily Limit | String | M | 1000.00 | Account Daily Limit |
|  | Monthly Limit | String | M | 2000.00 | Account Monthly Limit |
|  | Yearly Limit | String | M | 5000.00 | Account Yearly Limit |
|  | Reserved1 | String (255) | O | For future use |  |
|  | Reserved2 | String(255) | O | For future use |  |
|  | Data\_Hash | String(255) | M |  | Hash code of the all above data (concatenated data) hashed using SHA256 |

## Wallet to Core Inquiry

Request Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
|  | User Name | String | M(AES Encrypted) | Inov8 | User Name required for authentication |
|  | Password | String | M(AES Encrypted) | Inov8@123 | Password required for authentication |
|  | Mobile Number | String | M | 03421654789 | Consumer mobile number |
|  | Date Time | String | M | 20170706121212 | Date time required in the following format  yyyyMMddHHmmss |
|  | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
|  | Channel ID | String | M | APIGEE | To identify from which channel we received request |
|  | Terminal ID | String | M | Daraz.pk, Careem etc. | Third party Id – Careem etc. |
|  | Receiver Mobile Number | String | M | 03421654987 | Receiver mobile number |
|  | Receiver AccountNumber | String | M | 1234567890123456 | Receiver Account Number |
|  | Amount | String | M | 2000.00 | Amount that needs to be transfer |
|  | PinType | String(255) | M | 01, 02, 03 | **01** for no OTP req and no OTP Validation.  **02** for OTP req and OTP to be validated.  **03** no OTP Generated and Mpin to be validated. |
|  | Reserved1 | String (255) | O | For future use |  |
|  | Reserved2 | String (255) | O | For future use |  |
|  | 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 |
|  | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
|  | Response Code | String | M | 00 | Transaction successfully done , failure code |
|  | Response Description | String | M | Successful , transaction failure | Transaction successfully done , failure Description according to the response code |
|  | Response Date Time | String | M | 20170706121212 | Date time required in the following format  yyyyMMddHHmmss |
|  | Receiver Mobile | String | M | 03115020156 | Receiver mobile number |
|  | Receiver Account Number | String | M | 1234567891023456 | Receiver A/C number |
|  | Receiver Account Title | String | M | Ali | Title of receiver Account |
|  | Transaction Amount | String | M | 20.00 | Actual Transaction amount |
|  | Commission Amount | String | M | 0.00 | Commission amount |
|  | Total Transaction Amount | String | M | 20.00 | Total amount (transaction amount + charges) |
|  | Reserved1 | String | O | For future use |  |
|  | Reserved2 | String | O | For future use |  |
|  | Data\_Hash | String(255) | M |  | Hash code of the all above data (concatenated data) hashed using SHA256 |

## Wallet to Core

Request Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
|  | User Name | String | M(AES Encrypted) | Inov8 | User Name required for authentication |
|  | Password | String | M(AES Encrypted) | Inov8@123 | Password required for authentication |
|  | Mobile Number | String | M | 03421654789 | Consumer mobile number |
|  | Date Time | String | M | 20170706121212 | Date time required in the following format  yyyyMMddHHmmss |
|  | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
|  | Channel ID | String | M | APIGEE | To identify from which channel we received request |
|  | Terminal ID | String | M | Daraz.pk, Careem etc. | Third party Id – Careem etc. |
|  | PIN | String | C | 1234 | MPIN/PIN must be in 4 digits |
|  | PinType | String(255) | M | 01, 02, 03 | **01** for no OTP req and no OTP Validation.  **02** for OTP req and OTP to be validated.  **03** no OTP Generated and Mpin to be validated. |
|  | Receiver Mobile Number | String | M | 03421654987 | Receiver mobile number which will be used as receiver wallet number |
|  | Receiver Account Number | String | M | 1234567890123456 | Receiver account number |
|  | Total Transaction Amount | String | M | 2000.00 | Amount that needs to be transfer |
|  | Reserved1 | String (255) | O | For future use |  |
|  | Reserved2 | String (255) | O | For future use |  |
|  | 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 |
|  | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
|  | Response Code | String | M | 00 | Transaction successfully done , failure code |
|  | Response Description | String | M | Successful , transaction failure | Transaction successfully done , failure Description according to the response code |
|  | Response Date Time | String | M | 20170706121212 | Date time required in the following format  yyyyMMddHHmmss |
|  | Transaction ID | String | O | 396382751019 | Transaction ID for tracking |
|  | Receiver Mobile Number | String | O | 03421654987 | Receiver mobile number which will be used as receiver wallet number |
|  | Receiver Account Number | String | M | 1234567891023456 | Receiver A/C number |
|  | Receiver Account Title | String | M | Ali | Title of receiver Account |
|  | Transaction Amount | String | M | 20.00 | Actual Transaction amount |
|  | Commission Amount | String | M | 0.00 | Commission amount |
|  | Total Transaction Amount | String | M | 20.00 | Total amount (transaction amount + charges) |
|  | Reserved1 | String | O | For future use |  |
|  | Reserved2 | String | O | For future use |  |
|  | Data\_Hash | String(255) | M |  | Hash code of the all above data (concatenated data) hashed using SHA256 |

## HRA to Wallet Inquiry

Request Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
|  | User Name | String | M(AES Encrypted) | Inov8 | User Name required for authentication |
|  | Password | String | M(AES Encrypted) | Inov8@123 | Password required for authentication |
|  | Mobile Number | String | M | 03421654789 | Consumer mobile number |
|  | Date Time | String | M | 20170706121212 | Date time required in the following format  yyyyMMddHHmmss |
|  | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
|  | Channel ID | String | M | APIGEE | To identify from which channel we received request |
|  | Terminal ID | String | M | Daraz.pk, Careem etc. | Third party Id – Careem etc. |
|  | Amount | String | M | 2000.00 | Amount that needs to be transfer |
|  | PinType | String(255) | M | 01, 02, 03 | **01** for no OTP req and no OTP Validation.  **02** for OTP req and OTP to be validated.  **03** no OTP Generated and Mpin to be validated. |
|  | Reserved1 | String (255) | O | For future use |  |
|  | Reserved2 | String (255) | O | For future use |  |
|  | 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 |
|  | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
|  | Response Code | String | M | 00 | Transaction successfully done , failure code |
|  | Response Description | String | M | Successful , transaction failure | Transaction successfully done , failure Description according to the response code |
|  | Response Date Time | String | M | 20170706121212 | Date time required in the following format  yyyyMMddHHmmss |
|  | Transaction Amount | String | M | 20.00 | Actual Transaction amount |
|  | Commission Amount | String | M | 0.00 | Commission amount |
|  | Total Transaction Amount | String | M | 20.00 | Total amount (transaction amount + charges) |
|  | Reserved1 | String | O | For future use |  |
|  | Reserved2 | String | O | For future use |  |
|  | Data\_Hash | String(255) | M |  | Hash code of the all above data (concatenated data) hashed using SHA256 |

## HRA to Wallet

Request Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
|  | User Name | String | M(AES Encrypted) | Inov8 | User Name required for authentication |
|  | Password | String | M(AES Encrypted) | Inov8@123 | Password required for authentication |
|  | Mobile Number | String | M | 03421654789 | Consumer mobile number |
|  | Date Time | String | M | 20170706121212 | Date time required in the following format  yyyyMMddHHmmss |
|  | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
|  | Channel ID | String | M | APIGEE | To identify from which channel we received request |
|  | Terminal ID | String | M | Daraz.pk, Careem etc. | Third party Id – Careem etc. |
|  | PIN | String | C | 1111 | MPIN / PIN must be in 4 digits |
|  | PinType | String(255) | M | 01, 02, 03 | **01** for no OTP req and no OTP Validation.  **02** for OTP req and OTP to be validated.  **03** no OTP Generated and Mpin to be validated. |
|  | Amount | String | M | 2000.00 | Amount that needs to be transfer |
|  | Reserved1 | String (255) | O | For future use |  |
|  | Reserved2 | String (255) | O | For future use |  |
|  | 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 |
|  | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
|  | Response Code | String | M | 00 | Transaction successfully done , failure code |
|  | Response Description | String | M | Successful , transaction failure | Transaction successfully done , failure Description according to the response code |
|  | Response Date Time | String | M | 20170706121212 | Date time required in the following format  yyyyMMddHHmmss |
|  | Transaction ID | String | O | 396382751019 | Transaction ID for tracking |
|  | Transaction Amount | String | M | 20.00 | Actual Transaction amount |
|  | Commission Amount | String | M | 0.00 | Commission amount |
|  | Total Transaction Amount | String | M | 20.00 | Total amount (transaction amount + charges) |
|  | Reserved1 | String | O | For future use |  |
|  | Reserved2 | String | O | For future use |  |
|  | Data\_Hash | String(255) | M |  | Hash code of the all above data (concatenated data) hashed using SHA256 |

## Wallet to CNIC Inquiry

Request Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
|  | User Name | String | M(AES Encrypted) | Inov8 | User Name required for authentication |
|  | Password | String | M(AES Encrypted) | Inov8@123 | Password required for authentication |
|  | Mobile Number | String | M | 03421654789 | Consumer mobile number |
|  | Date Time | String | M | 20170706121212 | Date time required in the following format  yyyyMMddHHmmss |
|  | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
|  | Channel ID | String | M | APIGEE | To identify from which channel we received request |
|  | Terminal ID | String | M | Daraz.pk, Careem etc. | Third party Id – Careem etc. |
|  | Receiver Mobile Number | String | M | 03421654987 | Receiver mobile number |
|  | Receiver CNIC | String | M | 3452015487991 | Receiver CNIC |
|  | Amount | String | M | 2000.00 | Amount that needs to be transfer |
|  | Payment Purpose | String | M | Family support | Purpose of payment |
|  | Pin Type | String(255) | M | 01, 02, 03 | **01** for no OTP req and no OTP Validation.  **02** for OTP req and OTP to be validated.  **03** no OTP Generated and Mpin to be validated. |
|  | Reserved1 | String (255) | O |  |  |
|  | Reserved2 | String (255) | O |  |  |
|  | 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 |
|  | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
|  | Response Code | String | M | 00 | Transaction successfully done , failure code |
|  | Response Description | String | M | Successful , transaction failure | Transaction successfully done , failure Description according to the response code |
|  | Response Date Time | String | M | 20170706121212 | Date time required in the following format  yyyyMMddHHmmss |
|  | Transaction Id | String | O | 396382751019 | Transaction id for tracking |
|  | Receiver Mobile | String | M | 03115020156 | Receiver mobile number |
|  | Receiver CNIC | String | M | 3452015487991 | Receiver CNIC |
|  | Transaction Amount | String | M | 20.00 | Actual Transaction amount |
|  | Commission Amount | String | M | 0.00 | Commission amount |
|  | Total Transaction Amount | String | M | 2020.00 | Total amount (transaction amount + charges) |
|  | Reserved1 | String | O | For future use |  |
|  | Reserved2 | String | O | For future use |  |
|  | Data\_Hash | String(255) | M |  | Hash code of the all above data (concatenated data) hashed using SHA256 |

## Wallet to CNIC

Request Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
|  | User Name | String | M(AES Encrypted) | Inov8 | User Name required for authentication |
|  | Password | String | M(AES Encrypted) | Inov8@123 | Password required for authentication |
|  | Mobile Number | String | M | 03421654789 | Consumer mobile number |
|  | Date Time | String | M | 20170706121212 | Date time required in the following format  yyyyMMddHHmmss |
|  | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
|  | Channel ID | String | M | APIGEE | To identify from which channel we received request |
|  | Terminal ID | String | M | Daraz.pk, Careem etc. | Third party Id – Careem etc. |
|  | PIN | String | C | 1111 | MPIN / PIN must be in 4 digits |
|  | PinType | String(255) | M | 01, 02, 03 | **01** for no OTP req and no OTP Validation.  **02** for OTP req and OTP to be validated.  **03** no OTP Generated and Mpin to be validated. |
|  | Receiver Mobile Number | String | M | 03421654987 | Receiver mobile number which will be used as receiver wallet number |
|  | Receiver CNIC | String | M | 3452015487991 | Receiver CNIC |
|  | Amount | String | M | 2000.00 | Amount that needs to be transfer |
|  | Payment Purpose | String | M | Family support | Purpose of payment |
|  | Reserved1 | String (255) | O | For future use |  |
|  | Reserved2 | String (255) | O | For future use |  |
|  | 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 |
|  | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
|  | Response Code | String | M | 00 | Transaction successfully done , failure code |
|  | Response Description | String | M | Successful , transaction failure | Transaction successfully done , failure Description according to the response code |
|  | Response Date Time | String | M | 20170706121212 | Date time required in the following format  yyyyMMddHHmmss |
|  | Transaction ID | String | O | 396382751019 | Transaction ID for tracking |
|  | Receiver Mobile | String | M | 03115020156 | Receiver mobile number |
|  | Receiver CNIC | String | M | 3452015487991 | Receiver CNIC |
|  | Transaction Amount | String | M | 20.00 | Actual Transaction amount |
|  | Commission Amount | String | M | 0.00 | Commission amount |
|  | Total Transaction Amount | String | M | 2020.00 | Total amount (transaction amount + charges) |
|  | Reserved1 | String | O | For future use |  |
|  | Reserved2 | String | O | For future use |  |
|  | Data\_Hash | String(255) | M |  | Hash code of the all above data (concatenated data) hashed using SHA256 |

## Debit Card Issuance Inquiry

Request Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
|  | User Name | String | M(AES Encrypted) | Inov8 | User Name required for authentication |
|  | Password | String | M(AES Encrypted) | Inov8@123 | Password required for authentication |
|  | Mobile Number | String | M | 03421654789 | Consumer mobile number |
|  | Date Time | String | M | 20170706121212 | Date time required in the following format  yyyyMMddHHmmss |
|  | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
|  | Customer CNIC | String | M | 3410110231942 | Customer CNIC |
|  | Channel ID | String | M | APIGEE | To identify from which channel we received request |
|  | Terminal ID | String | M | Daraz.pk, Careem etc. | Third party Id – Careem etc. |
|  | PinType | String(255) | M | 01, 02, 03 | **01** for no OTP req and no OTP Validation.  **02** for OTP req and OTP to be validated.  **03** no OTP Generated and Mpin to be validated. |
|  | Transaction Type | String (255) | M | 01,02 | **01** for issuance  **02** for reissuance |
|  | Card Type | String (255) | M |  | Card Prodcuct Type Id |
|  | Reserved1 | String(255) | O | For future use |  |
|  | Reserved2 | String(255) | O | For future use |  |
|  | 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 |
|  | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
|  | Response Code | String | M | 00 | Transaction successfully done , failure code |
|  | Response Description | String | M | Successful , transaction failure | Transaction successfully done , failure Description according to the response code |
|  | Response Date Time | String | M | 20170706121212 | Date time required in the following format  yyyyMMddHHmmss |
|  | Mobile Number | String | M | 03115020156 | customer mobile number |
|  | Customer CNIC | String | M | 3452015487991 | Customer CNIC |
|  | Charges | String | M | 500.0 | Debit card issuance fee |
|  | Transaction type | String | M | 01,02 | For issuance or reissuance of debit card |
|  | Reserved1 | String | O | For future use |  |
|  | Reserved2 | String | O | For future use |  |
|  | Data\_Hash | String(255) | M |  | Hash code of the all above data (concatenated data) hashed using SHA256 |

## Debit Card Issuance

Request Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
|  | User Name | String | M(AES Encrypted) | Inov8 | User Name required for authentication |
|  | Password | String | M(AES Encrypted) | Inov8@123 | Password required for authentication |
|  | Mobile Number | String | M | 03421654789 | Consumer mobile number |
|  | Date Time | String | M | 20170706121212 | Date time required in the following format  yyyyMMddHHmmss |
|  | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
|  | Channel ID | String | M | APIGEE | To identify from which channel we received request |
|  | Terminal ID | String | M | Daraz.pk, Careem etc. | Third party Id – Careem etc. |
|  | PIN | String | C | 1111 | MPIN / PIN must be in 4 digits |
|  | PinType | String(255) | M | 01, 02, 03 | **01** for no OTP req and no OTP Validation.  **02** for OTP req and OTP to be validated.  **03** no OTP Generated and Mpin to be validated. |
|  | Transaction Type | String | M | 01,02 | **01** for issuance  **02** for reissuance |
|  | Customer CNIC | String | M |  | Customer CNIC |
|  | Card Description | String | M | Ali | Embossing Name |
|  | Mailing Address | String | M | DHA, H-201 | Address |
|  | Card Type | String | M |  | Card Product Type Id |
|  | Reserved1 | String(255) | O | For future use |  |
|  | Reserved2 | String(255) | O | For future use |  |
|  | 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 |
|  | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
|  | Response Code | String | M | 00 | Transaction successfully done , failure code |
|  | Response Description | String | M | Successful , transaction failure | Transaction successfully done , failure Description according to the response code |
|  | Response Date Time | String | M | 20170706121212 | Date time required in the following format yyyyMMddHHmmss |
|  | Customer CNIC | String | M | 3452015487991 | Customer CNIC |
|  | Reserved1 | String | O | For future use |  |
|  | Reserved2 | String | O | For future use |  |
|  | Data\_Hash | String(255) | M |  | Hash code of the all above data (concatenated data) hashed using SHA256 |

## Challan Payment Inquiry

Request Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
|  | User Name | String | M(AES Encrypted) | Inov8 | User Name required for authentication |
|  | Password | String | M(AES Encrypted) | Inov8@123 | Password required for authentication |
|  | Mobile Number | String | M | 03421654789 | Consumer mobile number |
|  | Date Time | String | M | 20170706121212 | Date time required in the following format  yyyyMMddHHmmss |
|  | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
|  | Channel ID | String | M | APIGEE | To identify from which channel we received request |
|  | Terminal ID | String | M | Daraz.pk, Careem etc. | Third party Id – Careem etc. |
|  | Challan Number | String | M | 3452025 | Challan number to be paid |
|  | PinType | String(255) | M | 01, 02, 03 | **01** for no OTP req and no OTP Validation.  **02** for OTP req and OTP to be validated.  **03** no OTP Generated and Mpin to be validated. |
|  | Challan Product Code | String(255) | M | KCC, BET | Product Code from product table |
|  | Reserved1 | String(255) | O | For future use |  |
|  | Reserved2 | String(255) | O | For future use |  |
|  | 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 |
|  | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
|  | Response Code | String | M | 00 | Transaction successfully done , failure code |
|  | Response Description | String | M | Successful , transaction failure | Transaction successfully done , failure Description according to the response code |
|  | Response Date Time | String | M | 20170706121212 | Date time required in the following format  yyyyMMddHHmmss |
|  | Transaction Type | String | M | ITP Challan Collection - Customer |  |
|  | Challan number | String | M | 345201548 | Challan number for challan to paid |
|  | Mobile Number | String | M | 32564879854 | Customer mobile number |
|  | Status | String | M | Un-paid/paid | Status of challan |
|  | Due Date | String | M | 11/01/2021 | Due date for challan |
|  | Challan Amount | String | M | 200.00 | Amount of Challan |
|  | Commission Amount | String | M | 10.00 | Commission amount |
|  | Total Amount | String | M | 210.00 | Total amount |
|  | Late Bill Amount | String | M | 20.0 | Late Bill Amount |
|  | Reserved1 | String | O | For future use |  |
|  | Reserved2 | String | O | For future use |  |
|  | Data\_Hash | String(255) | M |  | Hash code of the all above data (concatenated data) hashed using SHA256 |

## Challan Payment

Request Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
|  | User Name | String | M(AES Encrypted) | Inov8 | User Name required for authentication |
|  | Password | String | M(AES Encrypted) | Inov8@123 | Password required for authentication |
|  | Mobile Number | String | M | 03421654789 | Consumer mobile number |
|  | Date Time | String | M | 20170706121212 | Date time required in the following format  yyyyMMddHHmmss |
|  | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
|  | Channel ID | String | M | APIGEE | To identify from which channel we received request |
|  | Terminal ID | String | M | Daraz.pk, Careem etc. | Third party Id – Careem etc. |
|  | PIN | String | C | 1111 | MPIN / PIN must be in 4 digits |
|  | PinType | String(255) | M | 01, 02, 03 | **01** for no OTP req and no OTP Validation.  **02** for OTP req and OTP to be validated.  **03** no OTP Generated and Mpin to be validated. |
|  | Challan Number | String | M | 3452025 | Challan number to be paid |
|  | Challan Product Code | String | M | KCC, BET | Product Code from product table |
|  | Challan Amount | String | M | 200.00 | Amount of Challan |
|  | Comission Amount | String | M | 20.0 | Comission Amount |
|  | Total Amount | String | M | 220.0 | Total Amount |
|  | Reserved1 | String(255) | O | For future use |  |
|  | Reserved2 | String(255) | O | For future use |  |
|  | 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 |
|  | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
|  | Response Code | String | M | 00 | Transaction successfully done , failure code |
|  | Response Description | String | M | Successful , transaction failure | Transaction successfully done , failure Description according to the response code |
|  | Response Date Time | String | M | 20170706121212 | Date time required in the following format  yyyyMMddHHmmss |
|  | Transaction ID | String | M | 325648798 | Transaction ID for tracking |
|  | Mobile Number | String | M | 0124578954 | Customer mobile numnber |
|  | Challan number | String | M | 345201548 | Challan number for challan to paid |
|  | Challan Amount | String | M | 200.00 | Amount of Challan |
|  | Commission Amount | String | M | 10.00 | Commission amount |
|  | Total Amount | String | M | 210.00 | Total amount |
|  | Reserved1 | String | O | For future use |  |
|  | Reserved2 | String | O | For future use |  |
|  | Data\_Hash | String(255) | M |  | Hash code of the all above data (concatenated data) hashed using SHA256 |

## Login PIN

Request Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
|  | User Name | String | M(AES Encrypted) | Inov8 | User Name required for authentication |
|  | Password | String | M(AES Encrypted) | Inov8@123 | Password required for authentication |
|  | Mobile Number | String | M | 03421654789 | Consumer mobile number |
|  | Date Time | String | M | 20170706121212 | Date time required in the following format  yyyyMMddHHmmss |
|  | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
|  | Channel ID | String | M | APIGEE | To identify from which channel we received request |
|  | Terminal ID | String | M | Daraz.pk, Careem etc. | Third party Id – Careem etc. |
|  | PIN | String | M | 3452 | PIN for login account |
|  | Reserved1 | String(255) | O | For future use |  |
|  | Reserved2 | String(255) | O | For future use |  |
|  | 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 |
|  | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
|  | Response Code | String | M | 00 | Transaction successfully done , failure code |
|  | Response Description | String | M | Successful , transaction failure | Transaction successfully done , failure Description according to the response code |
|  | Response Date Time | String | M | 20170706121212 | Date time required in the following format  yyyyMMddHHmmss |
|  | Reserved1 | String | O | For future use |  |
|  | Reserved2 | String | O | For future use |  |
|  | Data\_Hash | String(255) | M |  | Hash code of the all above data (concatenated data) hashed using SHA256 |

## Login PIN Change

Request Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
|  | User Name | String | M(AES Encrypted) | Inov8 | User Name required for authentication |
|  | Password | String | M(AES Encrypted) | Inov8@123 | Password required for authentication |
|  | Mobile Number | String | M | 03421654789 | Consumer mobile number |
|  | Date Time | String | M | 20170706121212 | Date time required in the following format  yyyyMMddHHmmss |
|  | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
|  | Channel ID | String | M | APIGEE | To identify from which channel we received request |
|  | Terminal ID | String | M | Daraz.pk, Careem etc. | Third party Id – Careem etc. |
|  | Old PIN | String | M | 3452 | Old PIN for login account |
|  | New PIN | String | M | 1478 | New PIN for login |
|  | Confrim PIN | String | M | 1478 | Confirm PIN for login |
|  | Reserved1 | String(255) | O | For future use |  |
|  | Reserved2 | String(255) | O | For future use |  |
|  | 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 |
|  | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
|  | Response Code | String | M | 00 | Transaction successfully done , failure code |
|  | Response Description | String | M | Successful , transaction failure | Transaction successfully done , failure Description according to the response code |
|  | Response Date Time | String | M | 20170706121212 | Date time required in the following format  yyyyMMddHHmmss |
|  | Reserved1 | String | O | For future use |  |
|  | Reserved2 | String | O | For future use |  |
|  | Data\_Hash | String(255) | M |  | Hash code of the all above data (concatenated data) hashed using SHA256 |

## Reset PIN

Request Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
|  | User Name | String | M(AES Encrypted) | Inov8 | User Name required for authentication |
|  | Password | String | M(AES Encrypted) | Inov8@123 | Password required for authentication |
|  | Mobile Number | String | M | 03421654789 | Consumer mobile number |
|  | Date Time | String | M | 20170706121212 | Date time required in the following format  yyyyMMddHHmmss |
|  | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
|  | Channel ID | String | M | APIGEE | To identify from which channel we received request |
|  | Terminal ID | String | M | Daraz.pk, Careem etc. | Third party Id – Careem etc. |
|  | New PIN | String | M | 1122 | New PIN for login |
|  | Confirm PIN | String | M | 1122 | Confirm PIN for login |
|  | CNIC | String | M | 310447856987 | Customer CNIC |
|  | Reserved1 | String(255) | O | For future use |  |
|  | Reserved2 | String(255) | Os | For future use |  |
|  | 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 |
|  | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
|  | Response Code | String | M | 00 | Transaction successfully done , failure code |
|  | Response Description | String | M | Successful , transaction failure | Transaction successfully done , failure Description according to the response code |
|  | Response Date Time | String | M | 20170706121212 | Date time required in the following format  yyyyMMddHHmmss |
|  | Reserved1 | String | O | For future use |  |
|  | Reserved2 | String | O | For future use |  |
|  | Data\_Hash | String(255) | M |  | Hash code of the all above data (concatenated data) hashed using SHA256 |

## QR Payment Inquiry

Request Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
|  | User Name | String | M (AES Encrypted) | Inov8 | User Name required for authentication |
|  | Password | String | M (AES Encrypted) | Inov8@123 | Password required for authentication |
|  | Mobile Number | String | M | 03421654789 | Consumer mobile number |
|  | Date Time | String | M | 20170706121212 | Date time required in the following format  yyyyMMddHHmmss |
|  | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
|  | Channel ID | String | M | APIGEE | To identify from which channel we received request |
|  | Terminal ID | String | M | Daraz.pk, Careem etc. | Third party Id – Careem etc. |
|  | QrCode | String | C | 21202PK5951Khan Hayat Tailors601069630443C8 | Scan template of Qr code. |
|  | Merchant ID | String | C | 1001039 | Id of merchant |
|  | Amount | String | C | 20.0 | Transaction amount |
|  | PinType | String(255) | M | 01, 02, 03 | **01** for no OTP req and no OTP Validation.  **02** for OTP req and OTP to be validated.  **03** no OTP Generated and Mpin to be validated. |
|  | Reserved1 | String(255) | O | For future use |  |
|  | Reserved2 | String(255) | O | For future use |  |
|  | 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 |
|  | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
|  | Response Code | String | M | 00 | Transaction successfully done , failure code |
|  | Response Description | String | M | Successful , transaction failure | Transaction successfully done , failure Description according to the response code |
|  | Response Date Time | String | M | 20170706121212 | Date time required in the following format  yyyyMMddHHmmss |
|  | Merchant ID | String | M | 100103 | Id of merchant |
|  | Merchant Name | String | M | Khan Hayat Tailors | Name of merchant |
|  | Transaction Type | String | M | QR Payment | Type of transaction made |
|  | Transaction fee | String | M | 0.0 | Charges on transaction |
|  | Reserved1 | String | O | For future use |  |
|  | Reserved2 | String | O | For future use |  |
|  | Data\_Hash | String(255) | M |  | Hash code of the all above data (concatenated data) hashed using SHA256 |

## QR Payment

Request Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
|  | User Name | String | M(AES  Encrypted) | Inov8 | User Name required for authentication |
|  | Password | String | M(AES  Encrypted) | Inov8@123 | Password required for authentication |
|  | Mobile Number | String | M | 03421654789 | Consumer mobile number |
|  | Date Time | String | M | 20170706121212 | Date time required in the following format  yyyyMMddHHmmss |
|  | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
|  | Channel ID | String | M | APIGEE | To identify from which channel we received request |
|  | Terminal ID | String | M | Daraz.pk, Careem etc. | Third party Id – Careem etc. |
|  | PIN | String | M | 1111 | MPIN/PIN must be in 4 digits |
|  | PinType | String(255) | M | 01, 02, 03 | **01** for no OTP req and no OTP Validation.  **02** for OTP req and OTP to be validated.  **03** no OTP Generated and Mpin to be validated. |
|  | Transaction Amount | String | M | 20.0 | Amount of transaction |
|  | Merchant ID | String | M | 1001039 | Id of merchant |
|  | Merchant Name | String | M | Hayat Ladies Tailors | Name of merchant |
|  | First Name | String | M | Ali | Customer first name |
|  | Last Name | String | M | Ahmed | Customer last name |
|  | CNIC | String | M | 2153478541477 | Customer CNIC |
|  | Reserved1 | String(255) | O | For future use |  |
|  | Reserved2 | String(255) | O | For future use |  |
|  | 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 |
|  | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
|  | Response Code | String | M | 00 | Transaction successfully done , failure code |
|  | Response Description | String | M | Successful , transaction failure | Transaction successfully done , failure Description according to the response code |
|  | Response Date Time | String | M | 20170706121212 | Date time required in the following format  yyyyMMddHHmmss |
|  | Reserved1 | String | O | For future use |  |
|  | Reserved2 | String | O | For future use |  |
|  | Data\_Hash | String(255) | M |  | Hash code of the all above data (concatenated data) hashed using SHA256 |

## Debit Inquiry

Request Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
|  | User Name | String | M(AES  Encrypted) | Inov8 | User Name required for authentication |
|  | Password | String | M(AES  Encrypted) | Inov8@123 | Password required for authentication |
|  | Mobile Number | String | M | 03421654789 | Consumer mobile number |
|  | Date Time | String | M | 20170706121212 | Date time required in the following format  yyyyMMddHHmmss |
|  | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
|  | Channel ID | String | M | APIGEE | To identify from which channel we received request |
|  | Terminal ID | String | M | Daraz.pk, Careem etc. | Third party Id – Careem etc. |
|  | Product ID | String | M | LESCO001 | Utility bill company code |
|  | PinType | String(255) | M | 01, 02, 03 | **01** for no OTP req and no OTP Validation.  **02** for OTP req and OTP to be validated.  **03** no OTP Generated and Mpin to be validated. |
|  | Transaction Amount | String | M | 20.0 | Amount of transaction |
|  | Reserved1 | String(255) | O | For future use |  |
|  | Reserved2 | String(255) | O | For future use |  |
|  | Reserved3 | String(255) | O | For future use |  |
|  | Reserved4 | String(255) | O | For future use |  |
|  | Reserved5 | String(255) | O | For future use |  |
|  | Reserved6 | String(255) | O | For future use |  |
|  | Reserved7 | String(255) | O | For future use |  |
|  | Reserved8 | String(255) | O | For future use |  |
|  | Reserved9 | String(255) | O | For future use |  |
|  | Reserved10 | String(255) | O | For future use |  |
|  | 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 |
|  | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
|  | Response Code | String | M | 00 | Transaction successfully done , failure code |
|  | Response Description | String | M | Successful , transaction failure | Transaction successfully done , failure Description according to the response code |
|  | Response Date Time | String | M | 20170706121212 | Date time required in the following format  yyyyMMddHHmmss |
|  | Commission Amount | String | M | 10.00 | Commission amount |
|  | Total Amount | String | M | 210.00 | Total amount |
|  | Data\_Hash | String(255) | M |  | Hash code of the all above data (concatenated data) hashed using SHA256 |

## Debit

Request Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
|  | User Name | String | M(AES  Encrypted) | Inov8 | User Name required for authentication |
|  | Password | String | M(AES  Encrypted) | Inov8@123 | Password required for authentication |
|  | Mobile Number | String | M | 03421654789 | Consumer mobile number |
|  | Date Time | String | M | 20170706121212 | Date time required in the following format  yyyyMMddHHmmss |
|  | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
|  | Channel ID | String | M | APIGEE | To identify from which channel we received request |
|  | Terminal ID | String | M | Daraz.pk, Careem etc. | Third party Id – Careem etc. |
|  | Product ID | String | M | LESCO001 | Utility bill company code |
|  | PIN | String | O | 1111 | MPIN/PIN must be in 4 digits |
|  | PinType | String(255) | M | 01, 02, 03 | **01** for no OTP req and no OTP Validation.  **02** for OTP req and OTP to be validated.  **03** no OTP Generated and Mpin to be validated. |
|  | Transaction Amount | String | M | 20.0 | Amount of transaction |
|  | Reserved1 | String(255) | O | For future use |  |
|  | Reserved2 | String(255) | O | For future use |  |
|  | Reserved3 | String(255) | O | For future use |  |
|  | Reserved4 | String(255) | O | For future use |  |
|  | Reserved5 | String(255) | O | For future use |  |
|  | Reserved6 | String(255) | O | For future use |  |
|  | Reserved7 | String(255) | O | For future use |  |
|  | Reserved8 | String(255) | O | For future use |  |
|  | Reserved9 | String(255) | O | For future use |  |
|  | Reserved10 | String(255) | O | For future use |  |
|  | 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 |
|  | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
|  | Response Code | String | M | 00 | Transaction successfully done , failure code |
|  | Response Description | String | M | Successful , transaction failure | Transaction successfully done , failure Description according to the response code |
|  | Response Date Time | String | M | 20170706121212 | Date time required in the following format  yyyyMMddHHmmss |
|  | Transaction ID | String | O | 396382751019 | Transaction Id for bill payment tracking |
|  | Commission Amount | String | M | 10.00 | Commission amount |
|  | Transaction Amount | String | M | 200.00 | Transaction Amount |
|  | Total Amount | String | M | 210.00 | Total amount |
|  | Data\_Hash | String(255) | M |  | Hash code of the all above data (concatenated data) hashed using SHA256 |

## Agent 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) | Inov8 | User Name required for authentication |
| 2 | Password | String(AN) | M(AES Encrypted) | Inov8@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 | PinType | String(255) | M | 01, 02, 03 | **01** for no OTP req and no OTP Validation.  **02** for OTP req and OTP to be validated.  **03** no OTP Generated and Mpin to be validated. |
| 10 | Agent Mobile Number | String | M |  | Agent Mobile Number |
| 11 | Consumer Number | String | M |  | Bill reference number |
| 13 | Amount | String | O | 0.00 | Bill amount needs in case of top ups |
| 14 | Reserved1 | String(255) | O | For future use |  |
| 15 | Reserved2 | String (255) | O | For future use |  |
| 16 | Reserved3 | String (255) | O | For future use |  |
| 17 | Reserved4 | String(255) | O | For future use |  |
| 18 | Reserved5 | String(255) | O | For future use |  |
| 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(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 | Response Date Time | String | M | 20170706121212 | Date time required in the following format  yyyyMMddHHmmss |
| 5 | Product Name | String | O | LESCO | Utility bill company name |
| 6 | Consumer Mobile Number | String | M |  | Consumer Mobile Number |
| 7 | Bill Amount | String | O | 2100.00 | Bill amount needs to be paid |
| 8 | Late Bill Amount | String | O | 2300.00 | Late bill amount |
| 9 | Bill Paid | String | O | 0 | Status of bill, paid or not |
| 10 | Due Date | String | O | 20170706 | Last bill payment date to avoid fine of late bill |
| 11 | Over Due | String | O |  |  |
| 12 | Data\_Hash | String(255) | M |  | Hash code of the all above data (concatenated data) hashed using SHA256 |

## Agent 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) | Inov8 | User Name required for authentication |
| 2 | Password | String(AN) | M(AES Encrypted) | Inov8@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 | Billing company Id |
| 9 | PIN | String | O | 1111 | MPIN/PIN must be in 4 digits |
| 10 | PinType | String(255) | M | 01, 02, 03 | **01** for no OTP req and no OTP Validation.  **02** for OTP req and OTP to be validated.  **03** no OTP Generated and Mpin to be validated. |
| 11 | Agent Mobile Number | String | M |  | Agent Mobile Number |
| 13 | Consumer No | String | M | 789456132 | Bill reference number |
| 14 | Amount | String | M | 2100.00 | Bill amount |
| 15 | Reserved1 | String(255) | O | For future use |  |
| 16 | Reserved2 | String (255) | O | For future use |  |
| 17 | Reserved3 | String (255) | O | For future use |  |
| 18 | Reserved4 | String(255) | O | For future use |  |
| 19 | Reserved5 | String(255) | O | For future use |  |
| 20 | 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 | Response Date Time | String | M | 20170706121212 | Date time required in the following format  yyyyMMddHHmmss |
| 5 | Bill Amount | String | M | 2,100.00 | Bill amount needs to be paid |
| 6 | Commission Amount | String | O | 0.00 | Commission over bill payment |
| 7 | Consumer No | String | O | 789456123 | Bill reference number |
| 8 | Consumer Mobile Number | String | O |  | Consumer Mobile Number |
| 9 | Payment Date time | String | O | 20170706121212 | Date time when bill was paid |
| 9 | Late Bill Amount | String | O | 2300.00 | Late bill amount in case if not paid on time. |
| 10 | Product Name | String | O | LESCO | Billing company name |
| 11 | Total Amount | String | O | 2100.00 | Total amount of bill payment |
| 12 | Transaction ID | String | M | 396382751019 | Transaction Id for bill payment tracking |
| 13 | Transaction Amount | String | O | 2100.00 | Transaction amount deducted from account |
| 14 | Remaining Balance | String | O | 6,977.00 | Remaining balance of account |
| 15 | Data\_Hash | String(255) | M |  | Hash code of the all above data (concatenated data) hashed using SHA256 |

## Credit Inquiry

Request Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
| 1 | User Name | String | M(AES  Encrypted) | Inov8 | User Name required for authentication |
| 2 | Password | String | M(AES  Encrypted) | Inov8@123 | Password required for authentication |
| 3 | Mobile Number | String | M | 03421654789 | Consumer mobile number |
| 4 | Date Time | String | M | 20170706121212 | 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 | PinType | String(255) | M | 01, 02, 03 | **01** for no OTP req and no OTP Validation.  **02** for OTP req and OTP to be validated.  **03** no OTP Generated and Mpin to be validated. |
| 10 | Transaction Amount | String | M | 20.0 | Amount of transaction |
| 11 | Reserved1 | String(255) | O | For future use |  |
| 12 | Reserved2 | String(255) | O | For future use |  |
| 13 | Reserved3 | String(255) | O | For future use |  |
| 14 | Reserved4 | String(255) | O | For future use |  |
| 15 | Reserved5 | String(255) | O | For future use |  |
| 16 | Reserved6 | String(255) | O | For future use |  |
| 17 | Reserved7 | String(255) | O | For future use |  |
| 18 | Reserved8 | String(255) | O | For future use |  |
| 19 | Reserved9 | String(255) | O | For future use |  |
| 20 | Reserved10 | String(255) | O | For future use |  |
| 21 | 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 | Response Date Time | String | M | 20170706121212 | Date time required in the following format  yyyyMMddHHmmss |
| 5 | Commission Amount | String | M | 10.00 | Commission amount |
| 6 | Total Amount | String | M | 210.00 | Total amount |
| 7 | Data\_Hash | String(255) | M |  | Hash code of the all above data (concatenated data) hashed using SHA256 |

## Credit

Request Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
|  | User Name | String | M(AES  Encrypted) | Inov8 | User Name required for authentication |
|  | Password | String | M(AES  Encrypted) | Inov8@123 | Password required for authentication |
|  | Mobile Number | String | M | 03421654789 | Consumer mobile number |
|  | Date Time | String | M | 20170706121212 | Date time required in the following format  yyyyMMddHHmmss |
|  | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
|  | Channel ID | String | M | APIGEE | To identify from which channel we received request |
|  | Terminal ID | String | M | Daraz.pk, Careem etc. | Third party Id – Careem etc. |
|  | Product ID | String | M | LESCO001 | Utility bill company code |
|  | PIN | String | O | 1111 | MPIN/PIN must be in 4 digits |
|  | PinType | String(255) | M | 01, 02, 03 | **01** for no OTP req and no OTP Validation.  **02** for OTP req and OTP to be validated.  **03** no OTP Generated and Mpin to be validated. |
|  | Transaction Amount | String | M | 20.0 | Amount of transaction |
|  | Reserved1 | String(255) | O | For future use |  |
|  | Reserved2 | String(255) | O | For future use |  |
|  | Reserved3 | String(255) | O | For future use |  |
|  | Reserved4 | String(255) | O | For future use |  |
|  | Reserved5 | String(255) | O | For future use |  |
|  | Reserved6 | String(255) | O | For future use |  |
|  | Reserved7 | String(255) | O | For future use |  |
|  | Reserved8 | String(255) | O | For future use |  |
|  | Reserved9 | String(255) | O | For future use |  |
|  | Reserved10 | String(255) | O | For future use |  |
|  | 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 |
|  | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
|  | Response Code | String | M | 00 | Transaction successfully done , failure code |
|  | Response Description | String | M | Successful , transaction failure | Transaction successfully done , failure Description according to the response code |
|  | Response Date Time | String | M | 20170706121212 | Date time required in the following format  yyyyMMddHHmmss |
|  | Transaction ID | String | O | 396382751019 | Transaction Id for bill payment tracking |
|  | Commission Amount | String | M | 10.00 | Commission amount |
|  | Transaction Amount | String | M | 200.00 | Transaction Amount |
|  | Total Amount | String | M | 210.00 | Total amount |
|  | Data\_Hash | String(255) | M |  | Hash code of the all above data (concatenated data) hashed using SHA256 |

## HRA Cash Withdrawal Inquiry

Request Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
|  | User Name | String | M(AES  Encrypted) | Inov8 | User Name required for authentication |
|  | Password | String | M(AES  Encrypted) | Inov8@123 | Password required for authentication |
|  | Mobile Number | String | M | 03421654789 | Consumer mobile number |
|  | Date Time | String | M | 20170706121212 | Date time required in the following format  yyyyMMddHHmmss |
|  | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
|  | Channel ID | String | M | APIGEE | To identify from which channel we received request |
|  | Terminal ID | String | M | Daraz.pk, Careem etc. | Third party Id – Careem etc. |
|  | Agent Mobile Number | String | M |  | Agent Mobile Number |
|  | Customer CNIC | String | M |  | Customer CNIC |
|  | PinType | String(255) | M | 01, 02, 03 | **01** for no OTP req and no OTP Validation.  **02** for OTP req and OTP to be validated.  **03** no OTP Generated and Mpin to be validated. |
|  | Transaction Amount | String | M | 20.0 | Amount of transaction |
|  | Reserved1 | String(255) | O | For future use |  |
|  | Reserved2 | String(255) | O | For future use |  |
|  | Reserved3 | String(255) | O | For future use |  |
|  | Reserved4 | String(255) | O | For future use |  |
|  | Reserved5 | String(255) | O | For future use |  |
|  | Reserved6 | String(255) | O | For future use |  |
|  | Reserved7 | String(255) | O | For future use |  |
|  | Reserved8 | String(255) | O | For future use |  |
|  | Reserved9 | String(255) | O | For future use |  |
|  | Reserved10 | String(255) | O | For future use |  |
|  | 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 |
|  | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
|  | Response Code | String | M | 00 | Transaction successfully done , failure code |
|  | Response Description | String | M | Successful , transaction failure | Transaction successfully done , failure Description according to the response code |
|  | Response Date Time | String | M | 20170706121212 | Date time required in the following format  yyyyMMddHHmmss |
|  | Agent Mobile Number | String | M |  | Agent Mobile Number |
|  | Customer Mobile Number | String | M |  | Customer Mobile Number |
|  | CNIC | String |  |  | Customer CNIC |
|  | Commission Amount | String | M | 10.00 | Commission amount |
|  | Transaction Amount | String | M | 210.0 | Transaction Amount |
|  | Total Amount | String | M | 220.00 | Total amount |
|  | Data\_Hash | String(255) | M |  | Hash code of the all above data (concatenated data) hashed using SHA256 |

## HRA Cash Withdrawal

Request Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
|  | User Name | String | M(AES  Encrypted) | Inov8 | User Name required for authentication |
|  | Password | String | M(AES  Encrypted) | Inov8@123 | Password required for authentication |
|  | Mobile Number | String | M | 03421654789 | Consumer mobile number |
|  | Date Time | String | M | 20170706121212 | Date time required in the following format  yyyyMMddHHmmss |
|  | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
|  | Channel ID | String | M | APIGEE | To identify from which channel we received request |
|  | Terminal ID | String | M | Daraz.pk, Careem etc. | Third party Id – Careem etc. |
|  | Agent Mobile Number | String | M |  | Agent Mobile Number |
|  | CNIC | String | M |  | Consumer CNIC |
|  | PIN | String | O | 1111 | MPIN/PIN must be in 4 digits |
|  | PinType | String(255) | M | 01, 02, 03 | **01** for no OTP req and no OTP Validation.  **02** for OTP req and OTP to be validated.  **03** no OTP Generated and Mpin to be validated. |
|  | Transaction Amount | String | M | 20.0 | Amount of transaction |
|  | Reserved1 | String(255) | O | For future use |  |
|  | Reserved2 | String(255) | O | For future use |  |
|  | Reserved3 | String(255) | O | For future use |  |
|  | Reserved4 | String(255) | O | For future use |  |
|  | Reserved5 | String(255) | O | For future use |  |
|  | Reserved6 | String(255) | O | For future use |  |
|  | Reserved7 | String(255) | O | For future use |  |
|  | Reserved8 | String(255) | O | For future use |  |
|  | Reserved9 | String(255) | O | For future use |  |
|  | Reserved10 | String(255) | O | For future use |  |
|  | 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 |
|  | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
|  | Response Code | String | M | 00 | Transaction successfully done , failure code |
|  | Response Description | String | M | Successful , transaction failure | Transaction successfully done , failure Description according to the response code |
|  | Response Date Time | String | M | 20170706121212 | Date time required in the following format  yyyyMMddHHmmss |
|  | Agent Mobile Number | String | M |  | Agent Mobile Number |
|  | Customer Mobile Number | String | M |  | Customer Mobile Number |
|  | CNIC | String | M |  | Consumer CNIC |
|  | Transaction ID | String | O | 396382751019 | Transaction Id for bill payment tracking |
|  | Commission Amount | String | M | 10.00 | Commission amount |
|  | Transaction Amount | String | M | 200.00 | Transaction Amount |
|  | Total Amount | String | M | 210.00 | Total amount |
|  | Data\_Hash | String(255) | M |  | Hash code of the all above data (concatenated data) hashed using SHA256 |

## Login Authentication

Request Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
|  | User Name | String | M(AES  Encrypted) | Inov8 | User Name required for authentication |
|  | Password | String | M(AES  Encrypted) | Inov8@123 | Password required for authentication |
|  | Mobile Number | String | M | 03421654789 | Consumer mobile number |
|  | Date Time | String | M | 20170706121212 | Date time required in the following format  yyyyMMddHHmmss |
|  | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
|  | Channel ID | String | M | APIGEE | To identify from which channel we received request |
|  | CNIC | String | M |  | Consumer CNIC |
|  | PIN | String | M | 1111 | MPIN/PIN must be in 4 digits |
|  | 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 |
|  | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
|  | Response Code | String | M | 00 | Transaction successfully done , failure code |
|  | 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 |

### Advance Loan Salary

Request Fields

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| Serial # | Data Element Name | Attribute Type | Mandatory(M/N) | Sample Request Value | Comments |
|  | User Name | String | M(AES  Encrypted) | Inov8 | User Name required for authentication |
|  | Password | String | M(AES  Encrypted) | Inov8@123 | Password required for authentication |
|  | Mobile Number | String | M | 03421654789 | Consumer mobile number |
|  | Date Time | String | M | 20170706121212 | Date time required in the following format  yyyyMMddHHmmss |
|  | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
|  | Channel ID | String | M | APIGEE | To identify from which channel we received request |
|  | Terminal ID | String | M | Daraz.pk, Careem etc. | Third party Id – Careem etc. |
|  | CNIC | String | M | 3410110231956 | Consumer CNIC |
|  | Loan Amount | String | M | 30000.00 | Loan Amount |
|  | No. of installments | String | M | 8 | No of installments in which loan amount will be paid |
|  | Installment Amount | String | M | 3750 | Amount of installment |
|  | Product Id | String | M |  | Product Id |
|  | Grace Period | String | M |  | Time provided to consumer after due date passed to pay loan installment |
|  | Early Payment Charges | String | M |  | Early Payment Charges |
|  | Late Payment Charges | String | M |  | Late Payment Charges |
|  | 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 |
|  | Retrieval Reference Number | String(N) | M | 265974513254 | Transaction unique identifier |
|  | Response Code | String | M | 00 | Transaction successfully done , failure code |
|  | Response Description | String | M | Successful , transaction failure | Transaction successfully done , failure Description according to the response code |
|  | Response Date Time | String | M | 20170706121212 | Date time required in the following format  yyyyMMddHHmmss |
|  | Data\_Hash | String(255) | M |  | Hash code of the all above data (concatenated data) hashed using SHA256 |

# Response Codes

|  |  |  |
| --- | --- | --- |
| Serial # | Response code | Description |
|  | 00 | Success |
|  | 10 | 1. An error has occurred, please try again or contact your service provider 2. Customer L1 account is already exists in the system . |
|  | 13 | Account is not Active |
|  | 14 | No Customer found against given CNIC/Mobile Number |
|  | 15 | Customer account has been Closed |
|  | 16 | Customer account has expired |
|  | 17 | Customer account has been blocked |
|  | 18 | Customer credentials have been expired |
|  | 19 | Customer account has been deactivated |
|  | 20 | No Credentials Exist Against Customer |
|  | 21 | Invalid Credentials against Customer |
|  | 22 | Customer CNIC is blacklisted. Please contact your service provider |
|  | 23 | Mobile No is already in use |
|  | 24 | CNIC is already in use |
|  | 25 | Service disabled |
|  | 26 | Invalid input provided |
|  | 27 | An error has occurred, please try again or contact your service provider |
|  | 28 | FonePay service not enabled |
|  | 51 | Virtual Card Already Tagged |
|  | 52 | Virtual Card Is Blocked |
|  | 53 | Virtual Card Is Expired |
|  | 54 | Expiry Date Is Incorrect |
|  | 55 | Virtual Card Is Available |
|  | 56 | Virtual Card Already Tagged |
|  | 57 | Virtual Card Already Tagged |
|  | 58 | OTP Invalid |
|  | 59 | OTP Expired |
|  | 61 | The amount provided is greater than the maximum Product Limit |
|  | 65 | Incorrect MPIN, please retry |
|  | 66 | Account isn’t activated |
|  | 67 | Mobile No is already in use as a customer |
|  | 68 | Mobile No is already in use as a retailer |
|  | 69 | Mobile No is already in use as a handler |
|  | 70 | CNIC is already in use as a customer |
|  | 76 | Your account has been blocked |
|  | 9000 | PIN is required |
|  | 9001 | 1. Upgrade Customer Account from L0 to L1 2. Please Enable Action Authorization against the Debit Card Issuance. 3. Product doesn’t exist 4. Per day limit of sender exceeds 5. Incorrect MPIN, please retry |
|  | 9005 | 1. Your card request is already in process. Please contact Bank call center for further detail 2. Debit Card is already linked with your Wallet Account. 3. Please Issue Your Debit Card First |
|  | 9023 | Your OTP isn’t valid. Please enter valid OTP. |
|  | 9029 | Your OTP has been expired. Please regenerate OTP. |
|  | 9044 | Available balance is not enough for debit card issuance fee deduction. |