TPS Pakistan (Pvt.) Ltd

IRIS Customer Import Format

Title: IRIS Customer Import Format

Version: 1.6

This document and the information herein are the property of TPS and all
unauthorized use and reproduction is prohibited.

Revision History

Date	Revised By	Revision Section	Description
1st April 2013	Fariha Akhtar		Released initial version
8th April, 2013	Fariha Akhtar	Multiple	Modified sections 1.1, 1.2, 1.3, 1.4, 6 Added section 1.5
20th May, 2013	Fariha Akhtar	Multiple	Added a note in Section 2.1 Added Section 2.2 and Section 6 Numbered headings under 3, 4 and 5
2nd July, 2013	Fariha Akhtar	Section 1	Added Generic Business rules in Section 1.1 Added points 3-7 in 1.2.2 Added point 7 in 1.5.3.2 Added point 3 in 1.6.2 Modified description of Customer ID field in Section 3.2
12th August, 2014	Fariha Akhtar	Section 1 and Section 3	Added Section 1.3.2 Point 8, Added Delivery Branch field in 3.2
1st October, 2014	Manazir	Section 1 Section 3 Section 7	Added Section 1.7 Added Soft-Recarding flag in Section 3.2 Added Destination Product Code in Section 3.2 Updated Section 7, added case 8 for soft recarding
18th April,		Section 1	

| 2015 | Manazir | Section 3

Section 4

Section 7 | [Replacement related changes]

• Updated section 1.6

• Updated Section 7, case 7

[Hard Recarding related changes]

• Added Section 1.8

• Added Hard-Recarding flag in Section 3.2

• Updated Section 7, added case 9 for hard recarding

[Additional fields required for CRM upgrade]

• Added Gender field in 4.2

• Added Education field in 4.2 |
| 30th September, 2015 | Manazir | Section 3.2 | Added New issuance Type '04' for Profile Update Request

Updated mandatory fields column against Old card number field. |

Table of Contents

© 2014 TPS

1. Business Knowledge

Following are the 3 main entities and their Short Code which will be used in this document to describe the business knowledge related to import process:

1. Card - DA

2. Customer Profile - CP

3. Account - AC

Following are the cases for which import file can be used to insert data in IRIS.

1.1 Generic Business Rules

IRIS will reject any request based on the following rules:

If same customer record comes twice in the same file except in cases of Account Linking/Delinking and Default marking requests.

If a same account number appears twice with same action flag and customer id in the same file.

If DA or AC record is provided against CNIC for which CP record has not been provided in the same file.

If any CP or AC record is provided against CNIC for which DA record has not been provided. This will not be applicable in case of Customer Demographics update request.

If any DA or CP record is provided against CNIC for which AC record has not been provided. This will not be applicable in case of Customer Demographics update request.

1.2 Request for New Card on New Primary Customer

IRIS will create new customer profile as per provided information.

IRIS will generate the new card and link with provided CNIC and account.

IRIS will register provided CNIC on all GDCI channels enabled on GDCI product.

1.2.1 Request Acceptance Criteria

The request will be accepted only if the provided CNIC or Numeric Passport Number does not already exist in the system.

The record to be imported into IRIS must contain:

1. Relevant Card information with Action Code 00 as mentioned in Section 3

2. Customer Demographics information with Action Code 00 as mentioned in Section 4

3. Relevant Account information with Action Code 00 as mentioned in Section 5.

Kindly refer to the Case 1 in Section 6 for details.

1.2.2 Request Rejection Criteria

The request will be rejected if:

1. Any of mandatory fields is missing for Customer/Card or Account records

2. Record length is not validated as per format mentioned in below sections.

3. Invalid Product Code has been provided in DA record.

4. Multiple accounts are provided against same request i.e. record number with Is_Default flag = '1' or Is_Default =' 0' for all accounts. IRIS accepts only single account to be default.

5. Branch Code provided in AC record does not exist in IRIS.

6. Account that comes with Action flag 00 already exists in database.

7. In case more than one new card requests against same product and for same customer are received, one of the requests will be rejected.

1.3 Request for New Card on existing Primary Customer

IRIS will update the Customer profile as it already exists in the system.

All fields except CNIC will be updated.

Note: Customer Demographics will not be updated in case the card being added belongs to Allied Rising Star product.

IRIS will generate the new card and link it with the provided CNIC and account.

1.3.1 Request Acceptance Criteria

The record to be imported into IRIS must contain:

1. Relevant Card information with Action Code 00 as mentioned in Section 3

2. Customer Demographics information with Action Code 00 as mentioned in Section 4

3. Relevant Account information with Action Code 00 as mentioned in Section 5.

Kindly refer to the Case 2 in Section 6 for details.

1.3.2 Request Rejection Criteria

The request will be rejected if:

1.   Any of mandatory fields is missing in Customer/Card or Account record

2.   Record length is not validated as per format mentioned in below sections.

3.   Invalid Product Code has been provided in DA record.

4.   Multiple accounts are provided against same request i.e. record number with Is_Default flag = '1' or Is_Default =' 0' for all accounts. IRIS accepts only single account to be default.

5.   Branch Code provided in AC record does not exist in IRIS.

6.   Account that comes with Action flag 00 already exists in database.

7.   In case more than one new card requests against same product and for same customer are received, one of the requests will be rejected.

8.   Branch Code provided in DA record does not exist in IRIS.

1.4 Request for Demographic Update on existing Customer

IRIS will update the demographics for the requested Customer ID (CNIC) if it exists in the system.

This feature can be used if demographics are to be updated without addition of any new card of existing customer. All fields except CNIC will be updated.

1.4.1 Request Acceptance Criteria
The record to be imported into IRIS must contain:

1. Relevant Customer information with Action Code 01 as mentioned in Section 4

Kindly refer to the Case 3 in Section 6 for details.

1.4.2 Request Rejection Criteria
The request will be rejected if:

1. Any of mandatory fields is missing in Customer Profile record.

2. Record length is not validated as per format mentioned in below sections.

3. IRIS will reject the Customer profile if it does not already exist in the system.

1.5 Request for Account Linking / Delinking / Default Account Update to the Existing Customer

In IRIS Accounts are linked with Cards and Cards are linked with CNIC. Therefore IRIS requires Card Number whenever Account Linking request is received in IRIS.

Following section will describe the details for below mentioned import scenarios:

- ✓ Account Linking
- ✓ Account Delinking
- ✓ Default Account Update

1.5.1 Account Linking Request

IRIS will link account provided to the card whose number is provided in AC record.

1.5.1.1 Request Acceptance Criteria

The record to be imported into IRIS must contain:

1. Relevant Card information with proper Product Code and Action Code 01 as mentioned in Section 3

2. Customer Demographics information with Action Code 01 as mentioned in Section 4

3. Relevant Account information with Action Code 00 as mentioned in Section 5.

Kindly refer to the Case 4 in Section 6 for details.

1.5.1.2 Request Rejection Criteria

The request will be rejected if:

1. Provided CNIC in CP does not exist in IRIS

2. If no record is found in IRIS on Card Number provided in AC record.

3. If card number provided in AC record is not linked with CNIC provided in CP account.

4. Any of the mandatory fields is missing in Customer/Card or Account record.

5. Account provided is already linked with the card number provided in AC record.

6. Account provided with Default flag while another account already exists in the system as default on the card whose card number is provided in AC account.

However to resolve this case, Host will have to provide separate import requests as follows:

1. Account linking request with Not Default flag

2. Default Account Update request as mentioned in Section 1.4.3.

1.5.1.3 Example

For example if Acc1 (default), Acc2(Not Default), Acc3(Not Default) are linked with Card Number and Acc4(default) is required to be link then following procedure will be followed:

1. Host will provide the Account link Request with Acc4 as Not Default.

IRIS will link this account to card whose card number is provided in AC record.

2. Now Host will provide the Default Account Update request with Acc4.

IRIS will update the Default flag of existing accounts linked with Card Number as Acc1 (Not default), Acc2 (Not default), Acc3 (Not Default), Acc4 (Default).

1.5.2 Account Delinking Request

IRIS will De-link the provided account from the card whose card number is provided in AC record and is linked to the CNIC provided in CP record.

1.5.2.1 Request Acceptance Criteria

The record to be imported into IRIS must contain:

1. Relevant Card information with proper Product Code and Action Code 01 as mentioned in Section 3

2. Customer Demographics information with Action Code 01 as mentioned in Section 4

3. Relevant Account information with proper Card Number and Action Code 03 as mentioned in Section 5.

Kindly refer to the Case 6 in Section 6 for details regarding DA/AC and CP.

1.5.2.2 Request Rejection Criteria

The request will be rejected if:

1. Provided CNIC in CP does not exist in IRIS

2. If no Card is found in IRIS against card number provided in AC record.

3. If card number provided in AC record is not linked to CNIC provided in CP record.

4. Any of mandatory filed is missing in Customer/Card or Account record

5. Provided account is not linked to the card number provided in AC record.

6. Provided account exists in the system as default and linked with the card number provided in AC record.

However to resolve this case, Host will have to provide separate import request as follows:

1. Default Account Update request as mentioned in Section 1.4.3

2. Delinking request with Not Default flag.

In case only one Default account linked with the Latest Card on the provided Card Number, the Delinking request will be rejected.

1.5.2.3 Example

For example if Acc1(default), Acc2(Not Default), Acc3(Not Default) are linked with Card Number and Acc1(default) is required to be de-linked then following procedure will be followed:

1. Host will provide the Default Account Update request with either Acc2 Or Acc3, here we can assume it is Acc2

2. IRIS will update the Default flag of existing accounts linked with Card Number as Acc1(Not default), Acc2(Default), Acc3(Not Default)

3. Now Host will provide the Account De-link Request with Acc1

1.5.3 Default Account Update Request

IRIS will perform following:

1. Set all the accounts linked to Card Number provided in AC record, as **Not Default**.

2. Set the provided Account linked to Card Number provided in AC record as **Default.**

1.5.3.1 Request Acceptance Criteria

The record to be imported into IRIS must contain:

1. Relevant Card information with proper Product Code and Action Code 01 as mentioned in Section 3

2. Customer Demographics information with Action Code 01 as mentioned in Section 4

3. Relevant Account information and proper Card Number with Action Code 09 as mentioned in Section 5.

Kindly refer to the Case 5 in Section 6 for details regarding DA/AC and CP.

1.5.3.2 Request Rejection Criteria

The request will be rejected if:

1. Provided CNIC in CP does not exist in IRIS.

2. If no Card is found in IRIS against Card Number provided in AC record.

3. If given Card Number is not linked with the given CNIC.

4. Any of mandatory filed is missing in Customer/Card or Account record

5. Provided account is not linked with the Card Number given in AC record.

6. Account provided with Default flag while the same account already exists in the system as default and linked with the same card whose card number is provided in AC record.

7. Multiple AC records are provided against same customer and card with Is_Default='1';

1.6 Request for Card Replacement

IRIS will update the Customer profile as it already exists in the system.

All fields except CNIC will be updated.

Note: Customer Demographics will not be updated in case the card being added belongs to Allied Rising Star product.

IRIS will generate a replaced card and link it with the provided CNIC ~~and account~~ as well as old card whose card number is provided in Old Card Number field of DA record.

IRIS will link all the existing account to new replaced card on the basis of provided:

- Old card number

- CNIC

© 2014 TPS

1.6.1 Request Acceptance Criteria

The record to be imported into IRIS must contain:

1. Relevant Card information with Action Code 00 and Issuance Flag 01 as mentioned in Section 3

2. ~~Customer Demographics information with Action Code 00 as mentioned in Section 4~~

3. ~~Relevant Account information with Action Code 00 as mentioned in Section 5.~~

Kindly refer to the Case 7 in Section 6 for details.

1.6.2 Request Rejection Criteria

The request will be rejected if:

1. Any of mandatory fields is missing in Card record

2. Record length is not validated as per format mentioned in below sections.

3. Old Card Number provided does not exist in IRIS.

4. Old Card Number provided does not belong the provided CNIC

5. Old Card Number provided does not belong to provided product code

1.7 Request for Soft Recarding

IRIS will update the linked product of card as per provided new product code under following conditions:

- Migrating card product from one product to another will be allowed such that source and destination products have the exact same configuration other than limits.

- New product's limits will be applicable on limit cycle refresh.

- Card Number and its status will remain the same as before soft-recarding as the physical card will remain the same.

Note: Soft-recarding solution currently will not involve any application of charges as it is being considered under a separate CRF.

1.7.1 Request Acceptance Criteria

The record to be imported into IRIS must contain:

1. Relevant Card information with Action Code 01 and Issuance Flag 02 as mentioned in Section 3

Kindly refer to the Case 8 in Section 7 for details.

1.7.2 Request Rejection Criteria

The request will be rejected if:

1. Any of mandatory fields is missing in Card record

2. Record length is not validated as per format mentioned in below sections.

3. Old Card Number provided does not exist in IRIS.

4. Configuration of old product and destination product are not same except limits

1.8 Request for Hard Recarding

- This is an alternate solution of Hard Recarding which is being currently available via UI.

- IRIS will create new card on destination product code with respect to old card information.

- All other features will remain as per existing UI based recarding.

1.8.1 Request Acceptance Criteria

The record to be imported into IRIS must contain:

1. Relevant Card information with Action Code 01 and Issuance Flag 03 as mentioned in Section 3

Kindly refer to the Case 9 in Section 7 for details.

1.8.2 Request Rejection Criteria

The request will be rejected if:

1. Any of mandatory fields is missing in Card record

2. Record length is not validated as per format mentioned in below sections.

3. Old Card Number provided does not exist in IRIS.

2. Introduction

2.1 File Format

The file to be imported into IRIS must be in plain ASCII text line sequential format. Line sequential implies that each record of the file is contained in one line. That is, there is a new line character appended at the end of each record.

Note: Same format is to be used by both T24 and Unibank hosts.

2.2 File Import Mechanism

IRIS will be providing automated import. Import file will have to be placed in the specified folder, a service will be provided that would keep checking for import file in that folder after periodic interval and will import it.

CIF file should follow the naming convention:

CIF-[YYYYMMDDhhmmss].txt

Once the import finishes, a feedback file will be generated and placed in pre-specified folder. Feedback will be provided for failed records only.

Please refer to Section 6 for feedback file format.

2.3 Header Record

The first record of file is the header record. Format of the header record is as follows:

Field	Name	Format	Value	Description
H-1	Record Number	9(6)	000001	Sequential record number starting with the header record. Increments every new Card Record.
H-2	Record Type	XX	HE	"HE" defines the record as a "Header" record.
H-3	Date	9(8)	Var	The date when this file was created. Format of the date is YYYYMMDD
H-4	File Name	X(20)	Var	CRD to be used as File Name

H-5	Version	X(8)	Var	Value: 03.05.00

2.4 Data Record

After the header record, each line of the file contains a data record (except the last record). Format of the data record is as follows:

Field	Name	Format	Value	Description
D-1	Record Number	9(6)	Var	Sequential record number starting with 000002 as the first data record number
D-2	Record Type	XX	Var	"DA" defines the record as a "Card Data" record. "CP" defines the record as a "Customer Profile" record. "AC" defines the record as an "Account Data" record.
D-3	Action Code	99	Var	Unless specified otherwise, the following values will apply: 00: Add 01: Update 03: Used only for AC record in case of Account De-Linking. 09: Used only for AC record in case of default account changing.
D-4.. D-n	Data	var	Var	The format of fields D-4 to D-n will depend on the format of the file being exported or imported.

2.5 Footer Record

A footer record, the last record of the file, signifies the end of the file. Format of the footer record is similar to the header record and is as follows:

Field	Name	Format	Value	Description
F-1	Record Number	9(6)	var	Sequential record number containing the last record

TPS/DS-FM/015

				number
F-2	Record Type	XX	FO	"FO" defines the record as a "Footer" record.
F-3	Date	9(8)	var	The date when this file was created. Format of the date is YYYYMMDD
F-4	File Name	X(20)	var	CRD to be used as Filename
F-5	End Sentinel	X(1)	var	Will contain full stop '.'

3. Card File Import Format

3.1 Introduction

The Card File Import procedure is used to the Customers, cards and accounts in IRIS.

Data record length of all IRIS files is fixed. **If any field is not present in the record (for import), then field must contain spaces.**

3.2 Format

Field	Len	Mandatory	Description
Customer Id	20X	Mandatory	This field will be used for unique identification of the customer. It will contain Formatted New NIC without hyphens (9999999999999). In case of NRP numeric part of passport number right padded with 0s will be provided.
Embossing Name	30X	Mandatory	Desired Card Name on the card for Printing/Embossing
Customer 0r Staff	1N	Mandatory	Indicates cardholder type 0 – Staff 1 — Customer
Primary CNIC	20X	Mandatory in case of Supplementary customer Mandatory in case of card replacement request. Mandatory in case of Hard Recarding	This field will contain the CNIC of the primary customer against which supplementary card will be issued. It will contain Formatted New NIC without hyphens (9999999999999). In case of NRP numeric part of passport number right- padded with 0s will be provided.
Old Card Number	16N	Mandatory in case of Replacement /Recarding/soft recarding /Profile Update Request	This field contains old card number in case of replacement request i.e. the card against which new card needs to be issued.
Product Code	4N	Mandatory	Represents the product code used

			in IRIS: 0001 –Allied Cash+ 0002 – VISA Cash+ 0003 – Allied Rising Star
Issuance Type	2N	Mandatory	Indicates issuance type 00 – New 01 – Replacement 02 – Soft Recarding 03 – Hard Recarding 04 – Update Profile
Delivery Branch	4N		4 digit branch code denoting the branch the card needs to be delivered to.
Destination Product Code	4N	Mandatory in case of Soft Recarding / Hard Recarding Request. For other scenarios	Represents the destination product code in IRIS for soft recarding: 0001 –Allied Cash+ 0002 – VISA Cash+ 0003 – Allied Rising Star

4. Customer Profile Import Format

4.1 Introduction

The customer profile file import procedure is used to update customer profile database in IRIS.

4.2 Format

Field	Length	Mandatory	Description
Customer Id	20X	Mandatory	This field will be used for unique identification of the customer. It will contain Formatted New NIC without hyphens (9999999999999). In case of NRP passport number will be provided. Value should be right-padded with spaces if its length is shorter than 20-digits
Title	3X		e.g. Mr/Mrs
Full Name	40X	Mandatory	Full Name of the Cardholder
Date of birth	8N	Mandatory	Date of birth in CCYYMMDD format
Mother's maiden name	40X	Mandatory	Mother's Maiden Name (before marriage) of the Customer.
Address 1	30X		Address line 1
Address 2	30X		Address line 2
Address 3	30X		Address line 3
Address 4	30X		Address line 4
Residential Postal Code	10N		Residential Postal Code of the Cardholder.

Residential Phone Number	15N		Residential Phone Number of the Cardholder
Email address	40X		Email Address of the Cardholder e.g. name@domain.com
Reserved	32X		Space Filled
Company Name	40X		Cardholder's company name
Office Address1	40X		Cardholder's office address
Office Address2	40X		Cardholder's office address
Office Address3	40X		Cardholder's office address
Office Address4	40X		Cardholder's office address
Office Address5	40X		Cardholder's office address
Office Postal Code	10N		Cardholder's postal code. Valid value is between 2000-4999
Office Phone Number	15N		Cardholder's Office Phone Number
Mobile Number	15N	Mandatory	Cardholder's Mobile Number
Host Customer Number	20N		Filled with spaces
Billing Address Flag	1X	Mandatory	H = HOME, O = OFFICE If not specified, H would be assumed
Activation Date	8N	Mandatory	Member since (CCYYMMDD format)
Passport No	20AN	Mandatory in case of non-Pakistani	Passport Number of the Cardholder, mandatory for Non Pakistani
Nationality	30X		1. "Pakistani" 2. "Non Pakistani "

Reserved 3	36 X		Space filled
Reserved 4	40 X		Space filled
Father's Name	40 X	Mandatory	Cardholder's father's name
Gender	1X		'M' for Male 'F' for Female
Education	10X		
End Sentinel	1 X	Mandatory	Will contain full stop '.'

5. Account Import Format

5.1 Introduction

The account file import procedure is used to update Account database in IRIS.

5.2 Format

Field	Length	Mandatory	Description
Customer Id	20X	Mandatory	This field will be used for unique identification of the customer. It will contain Formatted New NIC without hyphens (9999999999999). In case of NRP passport number will be provided.
Card Number	16N	Mandatory in case of Account Linking/De-Linking/Default Account change request	This field contains card number to which accounts need to be linked/de-linked or for which default account needs to be changed.
Account No	20N	Mandatory	First account linked to the card. Left justified, padded with spaces. This field will contain credit card number in case of Credit Card Customers
Account Type	2N	Mandatory	"10" is Savings "20" is Checking
Currency	3N	Mandatory	Currency of account expressed as ISO currency code
Account Status	2N		"00" Active "01" Inactive
Account Title	30X	Mandatory	Title of the Account
Bank IMD	6N		IMD/BIN of the bank
Branch Code	4N	Mandatory	Branch Code to which the account belongs.
Default Account	1N	Mandatory	Valid values are: "1" for default account

			"0" for other accounts
			For multiple accounts only one will be marked as "1"

6. Feedback File Format

The document describes the feedback file format generated in response to automatic Customer Account Card file import.

6.1 File Format

The feedback file will be in plain ASCII text line sequential and comma separated format. Line sequential implies that each record of the file will be contained in one line. Different field of each record will be separated by a comma.

It will be placed in a pre-defined folder (configurable) and will follow the following naming convention:

File name: [INPUT FILE NAME]-Feedback.txt

Data Separator: Comma

Each field will be right-padded with spaces in case actual value is less than the maximum length.

6.2 Format

Name	Max Length	Description	Type	Format
Batch Import Date	8	Import Date	Numeric	YYYYMMDD
Section Name	20	The file name of the section treated. It can be: DA – for Card CP – for Customer AC – for Account	Alpha Numeric	
Record Type	2	HE – for header record DA – for data record FO – for footer record	Alphabetic	
Record Number	6	Number of record for which feedback is being generated.	Numeric	NNNNNN
Error Code	3	Error for Rejection	Numeric	

Error Description	500	Description for the Error	Alphanumeric	

7. Value Matrix

Following is a matrix which shows the cases that can occur through daily import file.

	Case	Record Type	Action Code	Data...	Issuance Type	Customer ID	Product Code
1	**Request for New Card on New Primary Customer** (New card request for a new customer with new account.)	**DA**	00	…	00	C1	P1
		CP	00	…	N/A	C1	N/A
		AC	00	…	N/A	C1	N/A
2	**Request for New Card on existing Primary Customer** (New card request for existing customer)	**DA**	00	…	00	C1	P1
		CP	00	…	N/A	C1	N/A
		AC	00	…	N/A	C1	N/A
3	**Request for Demographic Update** (Demographics update request for existing customer)	**CP**	01	…	N/A	C1	N/A
4	**Request for Linking Account to Existing Customer** (New Account request for existing customer)	**DA**	01	…	00	C1	P1
		CP	01	…	N/A	C1	N/A
		AC	00	…	N/A	C1	N/A
5	**Request for Account Default flag update for existing Accounts linked with existing Customers** (Existing Account Default flag update request for existing customer)	**DA**	01	…	00	C1	P1
		CP	01	…	N/A	C1	N/A
		AC	09	…	N/A	C1	N/A
6	**Request for De-Linking Account to Existing Customer** (Existing Account De-Linking request for existing customer)	**DA**	01	…	00	C1	P1
		CP	01	…	N/A	C1	N/A
		AC	03	…	N/A	C1	N/A
7	**Request for Card Replacement**	**DA**	00	…	01	C1	P1
8	**Request for Soft Recarding**	**DA**	01	…	02	C1	P1

9	Request for Hard Recarding	DA	01	…	03	C1	P1

Note: Issuance flag will only be used for reporting purpose and IRIS will not put any validation against it while processing import file.