Issuing applications   
File and WEB service structure

SmartVista Standard

August 2015

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Introduction

History

|  |  |  |  |
| --- | --- | --- | --- |
| Revision | Date | Author | Details |
| 0.1 | 11.11.2011 | Filimonov A. | First version of document |
| 0.2 | 24.01.2012 | Filimonov A. | Added service attributes elements |
| 0.3 | 25.09.2012 | Filimonov A. | Changed document structure |
| 0.4 | 04.12.2012 | Filimonov A. | Element descriptions corrected |
| 0.5 | 20.02.2014 | Necheukhin I. | Card instance added |
| 0.6 | 26.02.2014 | Necheukhin I. | Card blank type and card delivery channel added |
| 0.7 | 04.03.2014 | Alalykin A. | Modified card and card\_instance blocks. Added preceding\_card block |
| 0.8 | 07.03.2014 | Kolodkina Y. | Element delivery\_agent\_id has been renamed into delivery\_agent\_number. Also its data type has been changed. |
| 0.9 | 17.03.2014 | Kolodkina Y. | Element limit\_check\_type has been added into the block attribute\_limit. |
| 1.0 | 18.03.2014 | Alalykin A. | Element sequential\_number in block preceding\_card has been corrected. |
| 1.1 | 20.03.2014 | Alalykin A. | Available number of occurrences for block contract has been changed. |
| 1.2 | 09.04.2014 | Necheukhin I. | Adding mod\_condition, mod\_name and mod\_id to attribute values blocks. |
| 1.3 | 10.04.2014 | Alalykin A. | Tag command in block cardholder has been marked as optional. |
| 1.4 | 21.04.2014 | Alalykin A. | Some divergences in comparison with the XSD-scheme have been corrected. |
| 1.5 | 22.04.2014 | Alalykin A. | Elements customer\_ext\_type and customer\_ext\_id have been added to block application. List of values for contract\_type has been extended. Also description for flow #1009 has been added. |
| 1.6 | 23.04.2014 | Alalykin A. | Description for flow #1009 has been added. |
| 1.7 | 24.04.2014 | Alalykin A. | Description for block card\_instance has been added. |
| 1.8 | 25.04.2014 | Alalykin A. | Command CMMDIGNR (ignore block) has been removed. |
| 1.9 | 29.04.2014 | Necheukhin I. | Tag length\_type\_algorithm has been added. |
| 2.0 | 26.05.2014 | Alalykin A. | Minimum length for tag postal\_code and description for tag limit\_sum\_value have been modified. |
| 2.1 | 06.06.2014 | Necheukhin I. | Tag card\_status has been supplemented with 3 new dictionary articles. |
| 2.2 | 20.06.2014 | Alalykin A. | Optional element reissue\_expiration\_date has been added. |
| 2.3 | 26.06.2014 | Alalykin A. | Actualization of tags’ list in according to actual XSD-scheme. |
| 2.4 | 27.06.2014 | Alalykin A. | List of tags has been synchronized with their descriptions. |
| 2.5 | 27.06.2014 | Alalykin A. | Some tags have been marked as optional. |
| 2.6 | 27.06.2014 | Alalykin A. | Block error has been added to block preceding\_card. |
| 2.7 | 15.07.2014 | Alalykin A. | Elements customer\_ext\_type and customer\_ext\_id have been moved in customer block. |
| 2.8 | 31.07.2014 | Maslov I. | Add refences document and name of dictionary for elements. |
| 2.9 | 02.10.2014 | Kondratyev A. | Element place\_code has been added into the block address. |
| 3.0 | 31.10.2014 | Alalykin A. | Data type of fields latitude and longitude has been changed to float. |
| 3.1 | 18.12.2014 | Alalykin A. | Elements start\_date and end\_date added in block contact\_data. |
| 3.2 | 11.02.2015 | Glushkova N. | Added description of response when validating and processing of application via a WEB service is unsuccessful |
| 3.3 | 21.04.2015 | Kolodkina Y. | Added new complex element fee\_tier into block attribute\_fee. |
| 3.4 | 20.05.2015 | Filimonov A. | Added list of possible error codes with description. |
| 3.5 | 08.06.2015 | Kolodkina Y. | Tags is\_pos\_default, is\_atm\_default added to account\_object. |
| 3.6 | 19.06.2015 | Filimonov A. | Added NOTIFICATION tag. |
| 3.7 | 11.08.2015 | Kolodkina Y. | Added fee\_base\_calc tag |
| 3.8 | 30.08.2015 | Filimonov A. | Added payment order number to make possibility to change payment order settings. |
| 3.9 | 31.08.2018 | Kondratyev A. | Added complex element cycle into block attribute\_fee. |
| 3.10 | 04.02.2016 | Truschelev O. | Minimum length of tag <postal\_code> has been decreased from 5 to 4. |
| 3.11 | 24.03.2016 | Gyumyush D. | Tags fee\_min\_value and fee\_max\_value were added into complex element fee\_tier. |
| 3.12 | 27.05.2016 | Gyumyush D. | Tags fee\_min\_value and fee\_max\_value were added into complex element attribute\_fee. |
| 3.13 | 23.06.2016 | Kolodkina Y. | Tag cycle\_length\_type was added into complex element attribute\_fee. |
| 3.14 | 21.07.2016 | Kolodkina Y. | Tag batch\_card\_count was added into complex element card . |
| 3.15 | 27.07.2016 | Kolodkina Y. | The type of field card\_id was replaced. |
| 4.0 | 19.08.2016 | Gyumyush D. | A new complex element shift has been added into complex element attribute\_cycle. |
| 4.1 | 02.09.2016 | Kolodkina Y. | Tag account\_count was added into complex element account . |
| 4.2 | 14.09.2016 | Kondratyev A. | In element commun\_method added new available value CMNM0012 - Landline phone. |
| 4.3 | 11.11.2016 | Gyumyush D. | Tags with personal information (employment\_status, employment\_period, residence\_type, marital\_status\_date, income\_range, number\_of\_children) have been added into block customer. |
| 4.4 | 14.11.2016 | Gyumyush D. | Added complex elements flexible\_field and note. |
| 4.5 | 10.01.2017 | Gyumyush D. | Tag clone\_optional\_services was added into complex element card. |
| 4.6 | 14.02.2017 | Gogolev I. | Into sections references and application (table of application\_flow\_id values) was added description of the flow 1016. |
| 4.7 | 14.02.2017 | Gyumyush D. | Added an element card status into customer block and an element card delivery status into card block. |
| 4.8 | 17.02.2017 | Gyumyush D. | Changed CRDS dictionary articles list of card delivery status. |
| 4.9 | 23.03.2017 | Gogolev I. | Added complex element - flexible\_field under account block. |
| 5.0 | 31.03.2017 | Kolodkina Y. | Added tags Label, Description, template\_status, attempt\_count into tag Payment order |
| 5.1 | 12.04.2017 | Kondratyev A. | Added tags embossed\_surname, embossed\_first\_name, embossed\_second\_name, embossed\_title |
| 5.2 | 14.04.2017 | Kolodkina Y. | Added tag flexible\_field into tags: Person, Account, Identity\_card, Card, Cardholder |
| 5.3 | 24.04.2017 | Kondratyev A. | Added tag embossed\_line\_additional |
| 5.4 | 18.05.2017 | Kondratyev A | Added block facilitator |
| 5.5 | 02.06.2017 | I. Gogolev | Added element “counter\_algorithm” into tag ATTRIBUTE\_LIMIT |
| 5.6 | 20.06.2017 | I. Gogolev | Added element "counter\_algorithm" into list of tags table ATTRIBUTE\_LIMIT |
| 5.7 | 17.07.2017 | A. Fomichev | Added description of the flow 1018. |
| 5.8 | 20.07.2017 | Kolodkina Y. | Added field reissue\_card\_id into tag Card. |
| 5.9 | 01.08.2017 | Gyumyush D. | Added a new account object tag instance\_number |
| 5.10 | 17.08.2017 | Alalykin A. | Tag instance\_number was renamed to account\_seq\_number |
| 6.0 | 17.10.2017 | Gogolev I. | Added new elements: “cardholder\_photo\_file\_name” and “cardholder\_sign\_file\_name” |
| 6.1 | 21.11.2017 | Nick Shalnov. | Added 1017 flow example. |
| 6.2 | 11.12.2017 | Truschelev O. | SVAP issuing. Added tag “supplementary\_info\_1”. |
| 6.3 | 13.01.2018 | Kulikov A. | Application prioritized flag. |
| 6.4 | 14.03.2018 | Gyumyush D. | Added tags start\_date and end\_date into note\_content block. |
| 6.5 | 23.03.2018 | Kolodkina Y. | Amended part of References. Added svap.wsdl. |
| 6.6 | 31.05.2018 | Truschelev O. | Set length 7 for tag “card\_count”. |
| 6.7 | 03.08.2018 | Gyumyush D. | Added start\_date\_time communication address field. |
| 6.8 | 01.08.2018 | Alalykin A. | Support of flexible fields and notes for different entities |
| 6.9 | 16.08.2018 | Kolodkina Y. | Added tag ‘reissue\_seq\_number’ into complex tag ‘Card’ |
| 6.10 | 03.09.2018 | Kolodkina Y. | Added tag ‘country’ into complex tag ‘identity\_card’ |
| 6.11 | 11.09.2018 | Kolodkina Y. | Added tag ‘referral\_program’ into complex tag ‘customer’ |
| 6.12 | 16.10.2018 | Viktorov N. | New flow 1019 is added in spec |
| 6.13 | 07.11.2018 | Ivanov S. | Add CSTS0016 - Virtual inactive |

Document purpose

The document is intended for developers of interface with the SmartVista system in terms of the registration of bank issuing structure. The document describes the content and structure of the interface.

References

SVAP Web Services schema and its underlying components are required for SmartVista.  
The following are the locations of the WSDL and XSD files.

SVAP WSDL: svap.wsdl

SVAP XSD: svap\_issuing.xsd

Example of xml document for different flow provided in file:

app\_flow.example.1001.xml

app\_flow.example.1002.xml

app\_flow.example.1003.xml

app\_flow.example.1004.xml

app\_flow.example.1005.xml

app\_flow.example.1006.xml

app\_flow.example.1007.xml

app\_flow.example.1008.xml

app\_flow.example.1009.xml

app\_flow.example.1010.xml

app\_flow.example.1011.xml

app\_flow.example.1012.xml

app\_flow.example.1013.xml

app\_flow.example.1014.xml

app\_flow.example.1016.xml

app\_flow.example.1017.xml

app\_flow.example.1018.xml

app\_flow.example.1019.xml

app\_flow.example.5.xml

svap\_error.example.xml

XML document structure

General

Application to change the issuing structure of the bank are XML document containing all the necessary information to perform changes (new clients registration, issuing cards/accounts , personal data change, services activation/deactivation, etc.) . The application may be sent into SmartVista off-line in a file or on-line via a WEB service. In both cases, the data structure is identical. In file can be transferred several applications at once. Therefore, XML document in the file contains additional root tag APPLICATIONS, which contains several tags APPLICATION. In case of a web service in a single call sent only one application and the root tag is APPLICATION.

As a result of the application processing system returns the same structure with additional fields. In the case of unsuccessful processing of this tag will be errors. Tag error tied to the tag, the processing of which it originated. In case of successful processing in the application structure will be added tags with automatically generated identifiers (card number, account number, contract number, etc.).

If on-line validating and processing of application via a WEB service is unsuccessful, field <faultstring> in response contains human-readable description of error, block <detail> may contain field <details> with additional information for error clarification. Example of response is given in file svap\_error.example.xml

This document describes the overall structure of issuing application and lists of all possible tags. However, the final structure of the application (a set of mandatory tags) depends on the application destination (see the description of the tag APPLICATION\_FLOW\_ID).

Each tag type COMPLEX may contain an attribute ID. This is a unique identifier tag within a single application. It is not mandatory. This attribute is used to link the tags if one tag is referring to another. To link one tag to another using the tag attribute REF\_ID. This relationship can be used, for example, when it is necessary to establish a connection between a card and an account that the application describes the different tags. In the case when a complex tag should contain a value, it is given in the attribute VALUE.  
  
For some text or complex tags are needed to define language that provided the information contained in the tag. For that purpose is added attribute LANGUAGE, which must contain the value from the dictionary of languages. If a particular tag is a multilingual and can be added several of these tags, it can be added in same language only one time.

## List of tags

| Tag name | Data type | | Length | Occurs | Description |
| --- | --- | --- | --- | --- | --- |
| application | | | | | |
| application\_id | long | | 16 | 0-1 | Unique Id of application in SmartVista |
| application\_number | string | | 200 | 0-1 | Unique number of application generated by external system |
| application\_date | date | |  | 0-1 | Created application in an external system |
| application\_type | string | | 8 | 1-1 | Application type. Constant: APTPISSA – issuing application. |
| application\_flow\_id | int | | 4 | 1-1 | Describes an application purpose (new customer registration, issuing additional card, personal data change etc.). Choosing from a predefined list. |
| application\_status | string | | 8 | 1-1 | Application status. Value from dictionary APST. |
| appl\_prioritized | boolean | | 1 | 0-1 | Flag that application is prioritized. Boolean value. |
| operator\_id | string | | 200 | 0-1 | System name of the user who created the application |
| institution\_id | int | | 4 | 1-1 | Institution identifier |
| agent\_id | int | | 8 | 0-1 | Agent identifier |
| agent\_number | string | | 200 | 0-1 | Agent external number |
| customer\_type | string | | 8 | 0-1 | Customer type – person or company. Value from Dictionary ENTT. |
| flexible\_field | complex | |  | 0-\* | Flexible field block |
| note | complex | |  | 0-\* | Note field block |
| customer | complex | |  | 1-1 | Customer data |
| error | complex | |  | 0-\* | Contains data error occurred when processing the parent element. |
| customer | | | | | |
| command | string | | 8 | 1-1 | Action which should be applied to the object. Value from dictionary CMMD. |
| customer\_number | string | | 200 | 0-1 | External identifier of customer. Should be unique within an institution. |
| customer\_category | string | | 8 | 0-1 | Customer category: regular, privileged, VIP etc. Value from dictionary CCTG. |
| customer\_ext\_type | string | | 8 | 0-1 | Customer extended type – agent, institute or Service provider. Value from dictionary ENTT. |
| customer\_ext\_id | long | | 16 | 0-1 | Customer extended identifier |
| customer\_relation | string | | 8 | 0-1 | Customer relation type: affiliate, employee, insider, no relation. Value from dictionary RSCB. |
| resident | int | | 1 | 0-1 | Resident flag: 1 – resident, 0 – nonresident. |
| nationality | string | | 3 | 0-1 | Nationality. Numeric ISO code of country of nationality. |
| credit\_rating | string | | 8 | 0-1 | Category of customer quality (creditworthiness). Value from dictionary CRDR. |
| money\_laundry\_risk | string | | 8 | 0-1 | Risk of money laundry by customer: high, low. Value from dictionary MOLR. |
| money\_laundry\_reason | string | | 8 | 0-1 | Reason of high risk of money laundry. Value from dictionary MLRS. |
| card\_status | string | | 8 | 0-1 | Status of all customer cards. Value from dictionary CSTS. |
| employment\_status | string | | 8 | 0-1 | Customer employment status. Value from dictionary CSES. |
| employment\_period | string | | 8 | 0-1 | Period in which customer are working. Value from dictionary EMPR. |
| residence\_type | string | | 8 | 0-1 | Place type where customer are living. Value from dictionary REST. |
| marital\_status\_date | date | |  | 0-1 | Date of beginning of marital status. |
| income\_range | string | | 8 | 0-1 | Income salary range. Value from dictionary INCR. |
| number\_of\_children | string | | 8 | 0-1 | Number of children. Value from dictionary CHLD. |
| flexible\_field | complex | |  | 0-\* | Flexible field block |
| note | complex | |  | 0-\* | Note field block |
| customer\_count | int | | 4 | 0-1 | Count of customers in pool. |
| customer\_status | string | | 8 | 0-1 | Customer status |
| status\_reason | string | | 8 | 0-1 | Last status change reason |
| contract | complex | |  | 0-1 | Contract data. |
| person | complex | |  | 0-1 | Person data. Filled only if customer type is person. |
| company | complex | |  | 0-1 | Company data. Filled only if customer type is company. |
| contact | complex | |  | 0-\* | Customer contact data. |
| address | complex | |  | 0-\* | Customer post addresses |
| notification | complex | |  | 0-\* | Parameters of customer notification rules. |
| referral\_program | complex | |  | 0-\* | Parameters of customer referral program: referrer code and referral code. |
| error | complex | |  | 0-\* | Contains data error occurred when processing the parent element. |
| person | | | | | |
| command | string | | 8 | 1-1 | Action which should be applied to the object. Value from dictionary CMMD. |
| person\_title | string | | 8 | 0-1 | Title: Mrs., Mss., Dr. Value from dictionary PTTL. |
| person\_name | complex | |  | 1-2 | Person name. Could be provided in a few languages. |
| suffix | string | | 8 | 0-1 | Name suffix: Sr., Jr. Value from dictionary PSFX. |
| birthday | date | |  | 0-1 | Date of birth |
| place\_of\_birth | string | | 200 | 0-1 | Place of birth. In free form. |
| gender | string | | 8 | 0-1 | Gender: Male, Female. Dictionary value. |
| identity\_card | complex | |  | 0-3 | ID data. |
| flexible\_field | complex | |  | 0-\* | Flexible field block |
| note | complex | |  | 0-\* | Note field block |
| error | complex | |  | 0-\* | Contains data error occurred when processing the parent element. |
| person\_name | | | | | |
| surname | string | | 200 | 1-1 | Surname |
| first\_name | string | | 200 | 1-1 | First name |
| second\_name | string | | 200 | 0-1 | Second name |
| identity\_card | | | | | |
| command | string | | 8 | 1-1 | Action which should be applied to the object. Value from dictionary CMMD. |
| id\_type | string | | 8 | 1-1 | ID type: passport, driver license etc. Value from dictionary IDTP. |
| id\_series | string | | 200 | 0-1 | ID series |
| id\_number | string | | 200 | 1-1 | ID number |
| country | string | | 3 | 0-1 | Numeric ISO country code. ISO Dictionary value. |
| id\_issuer | string | | 200 | 0-1 | Issuing authority |
| id\_issue\_date | date | |  | 0-1 | Validity start date |
| id\_expire\_date | date | |  | 0-1 | Expiration date |
| id\_desc | string | | 2000 | 0-1 | Description in free form |
| flexible\_field | complex | |  | 0-\* | Flexible field block |
| error | complex | |  | 0-\* | Contains data error occurred when processing the parent element. |
| company | | | | | |
| command | string | | 8 | 1-1 | Action which should be applied to the object. Value from dictionary CMMD. |
| embossed\_name | string | | 200 | 0-1 | Company embossed name. |
| incorp\_form | string | | 8 | 0-1 | Incorporation form: corp., inc., ltd. etc. Value from dictionary INCF. |
| presence\_on\_location | int | | 1 | 0-1 | A flag that the organization is physically located at the specified legal address. |
| authorized\_capital | float | | 18 | 0-1 | Authorized capital |
| authorized\_capital\_currency | string | | 3 | 0-1 | Currency of authorized capital. Numeric ISO currency code. |
| company\_name | complex | |  | 0-2 | The name of the company. Can be presented simultaneously in multiple languages. Must have an attribute LANGUAGE to display the language in which the name is. |
| identity\_card | complex | |  | 0-3 | Company’s ID data |
| error | complex | |  | 0-\* | Contains data error occurred when processing the parent element. |
| company\_name | | | | | |
| company\_short\_name | string | | 200 | 1-1 | Company short name |
| company\_full\_name | string | | 200 | 0-1 | Full name of company |
| contact | | | | | |
| command | string | | 8 | 1-1 | Action which should be applied to the object. Value from dictionary CMMD. |
| contact\_type | string | | 8 | 1-1 | Contact purpose (owner): primary, secondary, notification, CEO, CFO etc. Value from dictionary CNTT. |
| preferred\_lang | string | | 8 | 0-1 | Preferred language of communication. Value from dictionary LANG. |
| job\_title | string | | 8 | 0-1 | Contact person position. Value from dictionary JTTL. |
| person | complex | |  | 0-1 | Contact person data. |
| contact\_data | complex | |  | 1-\* | Contact data. |
| error | complex | |  | 0-\* | Contains data error occurred when processing the parent element. |
| contact\_data | | | | | |
| commun\_method | string | | 8 | 1-1 | Communication method: phone, fax, email, Skype etc. Value from dictionary CMNM. |
| commun\_address | string | | 200 | 1-1 | Communication identifier: phone number, email address, Skype user name etc. |
| start\_date | date | |  | 0-1 | Start date |
| end\_date | date | |  | 0-1 | End date |
| start\_date\_time | date | |  | 0-1 | Start date and time |
| address | | | | | |
| command | string | | 8 | 0-1 | Action which should be applied to the object. Value from dictionary CMMD. |
| address\_type | string | | 8 | 1-1 | Address purpose: business, legal, home, delivery. Value from dictionary ADTP. |
| country | string | | 3 | 1-1 | Numeric ISO country code. ISO Dictionary value. |
| address\_name | complex | |  | 1-2 | Address text data which could be provided as multilingual. Should contain an attribute LANGUAGE to display language in which the data is. |
| house | string | | 200 | 1-1 | House number |
| apartment | string | | 200 | 0-1 | Office or apartment number |
| postal\_code | string | | 4-10 | 0-1 | Postal code |
| place\_code | string | | 200 | 0-1 | Place code |
| region\_code | string | | 8 | 0-1 | Region code |
| latitude | float | | 10 | 0-1 | Location coordinates – latitude (N) |
| longitude | float | | 10 | 0-1 | Location coordinates – longitude (W) |
| flexible\_field | complex | |  | 0-\* | Flexible field block |
| note | complex | |  | 0-\* | Note field block |
| error | complex | |  | 0-\* | Contains data error occurred when processing the parent element. |
| address\_name | | | | | |
| region | string | | 200 | 0-1 | Country region (State, Province) |
| city | string | | 200 | 1-1 | City |
| street | string | | 200 | 1-1 | Street |
| notification | | | | | |
| command | string | | 8 | 1-1 | An action to perform over an object |
| notification\_event | string | | 8 | 0-1 | A notification event the settings passed relate to. If not set then settings will used for all events. |
| delivery\_channel | int | | 4 | 1-1 | A method of notification delivery. Values are taken from dictionary. |
| delivery\_address | string | | 200 | 1-1 | An address of notification delivery according to a method. |
| is\_active | int | | 1 | 1-1 | Indicates whether a notification is active or not. |
| error | complex | |  | 0-1 | Contains the details for an error that occurred on processing the parent element. |
| referral\_program | | | | | |
| referrer\_code | string | | 200 | 0-1 | Referral code generated for customer-referrer |
| referral\_ code | string | | 200 | 0-1 | Reference to customer-referrer |
| flexible\_field | | | | | |
| flexible\_field\_name | string | | 200 | 1-1 | Unique flexible field name |
| flexible\_field\_value | string | | 200 | 1-1 | Flexible field value |
| note | | | | | |
| note\_type | string | | 8 | 1-1 | Note type:  NTTPUSER – user comment;  NTTPRSTR - Notes for registry of opened and closed accounts;  NTTPDLVR – Delivery notes;  NTTP5001 – Travel Notification. |
| note\_content | complex | |  | 1-\* | Content of the note. Have attribute language. |
| note\_content | | | | | |
| note\_header | string | | 4000 | 0-1 | Header of the note |
| note\_text | string | | 4000 | 0-1 | Text of the note |
| start\_date | date | |  | 0-1 | Start date |
| end\_date | date | |  | 0-1 | End date |
| contract | | | | | |
| command | string | | 8 | 0-1 | Action which should be applied to the object. Value from dictionary CMMD. |
| contract\_type | string | | 8 | 0-1 | Contract type: personal card, corporate card, salary project, deposit etc. Value from dictionary CNTT. |
| product\_id | int | | 8 | 0-1 | Product identifier which describe whole set of service terms provided by contract. |
| product\_number | string | | 200 | 0-1 | Product number uses to identify a product as well as tag <PRODUCT\_ID>. |
| contract\_number | string | | 200 | 0-1 | Contract number |
| start\_date | date | |  | 0-1 | Contract start date. |
| end\_date | date | |  | 0-1 | Contract expire date. |
| card | complex | |  | 0-\* | Card data |
| service | complex | |  | 0-\* | Data of service provided by financial organization to the customer within the contract (card issuing, credit, SMS notification). Service identifier is defined in tag attribute VALUE. |
| account | complex | |  | 0-\* | Account data |
| document | complex | |  | 0-\* | Linked documents |
| flexible\_field | complex | |  | 0-\* | Flexible field block |
| note | complex | |  | 0-\* | Note field block |
| error | complex | |  | 0-\* | Contains data error occurred when processing the parent element. |
| account | | | | | |
| command | string | | 8 | 0-1 | Action which should be applied to the object. Value from dictionary CMMD. |
| account\_number | string | | 32 | 0-1 | Account number. Unique within institution. |
| currency | string | | 3 | 0-1 | Account currency. Numeric ISO currency code. |
| account\_type | string | | 8 | 0-1 | Account type: credit, checking, savings etc. Value from dictionary ACTP. |
| account\_status | string | | 8 | 0-1 | Account status: active, suspended, closed. Value from dictionary ACST. |
| account\_count | int | | 4 | 0-1 | Count of same type accounts to issue. |
| payment\_order | complex | |  | 0-\* | Payment order data. |
| account\_object | complex | |  | 0-\* | Objects linked with account (cards). Should contain reference on tag CARD in same application. |
| facilitator | complex | |  | 0-1 | Third party facilitator |
| flexible\_field | complex | |  | 0-\* | Flexible field block |
| note | complex | |  | 0-\* | Note field block |
| error | complex | |  | 0-\* | Contains data error occurred when processing the parent element. |
|  |  | |  |  |  |
| payment\_order | | | | | |
| command | string | | 8 | 1-1 | Action which should be applied to the object. Value from dictionary CMMD. |
| payment\_order\_number | string | | 200 | 0-1 | External identifier of payment order. Unique for customer. |
| payment\_purpose\_id | int | | 8 | 0-1 | Payment purpose identifier. Describe payment recipient and method of execution. |
| label | string | | 200 | 0-99 | Name of orders template. It must have the «language» attribute with the language constant values (LANGENG, LANGRUS, etc.). If the language is not specified then the English is used. Support this tag only if is\_payment\_order\_template is true. |
| description | string | | 200 | 0-99 | Description of orders template. It must have the «language» attribute with the language constant values (LANGENG, LANGRUS, etc.). If the language is not specified then the English is used. Support this tag only if is\_payment\_order\_template is true. |
| payment\_amount | float | | 22 | 0-1 | Payment order amount |
| currency | string | | 3 | 0-1 | Numeric ISO currency code |
| payment\_amount\_algo | string | | 8 | 0-1 | Algorithm of payment order amount calculation if amount not defined directly. Value from dictionary OALG. |
| payment\_date | date | |  | 0-1 | Execution date |
| is\_payment\_order\_template | int | | 1 | 0-1 | Template flag: 1 – save as template, 0 – save as one time order. |
| event\_type | string | | 8 | 0-\* | Event type which should raise order execution. Value from dictionary EVNT. |
| template\_status | string | | 8 | 0-1 | Template status. Used only when is\_payment\_order\_template is true. |
| attempt\_count | int | | 4 | 0-1 | Attempt count. Used only when is\_payment\_order\_template is true. |
| payment\_parameter | complex | |  | 0-\* | Payment order parameter. Describes data of recipient. |
| error | complex | |  | 0-\* | Contains data error occurred when processing the parent element. |
| payment\_parameter | | | | | |
| payment\_parameter\_name | string | | 200 | 1-1 | Parameter system name |
| payment\_parameter\_value | string | | 400 | 1-1 | Parameter value |
| account\_object | | | | | |
| account\_link\_flag | | int | 1 | 1-1 | Link account flag: 1 – link object to account, 0 – unlink. |
| is\_pos\_default | | int | 1 | 0-1 | Default account for POS |
| is\_atm\_default | | int | 1 | 0-1 | Default account for ATM |
| account\_seq\_number | | int | 2 | 0-1 | Account sequential number (in relation to an entity object (card)) |
| error | | complex |  | 0-\* | Contains data error occurred when processing the parent element. |
| service | | | | | |
| service\_number | string | | 200 | 0-1 | It uses to identify a service as well as the VALUE attribute of tag <SERVICE>. |
| service\_object | complex | |  | 1-\* | Link service to some business entity. Contain reference to tag in same application (card, account). Reference to tag should be defined in attribute REF\_ID. |
| error | complex | |  | 0-\* | Contains data error occurred when processing the parent element. |
| service\_object | | | | | |
| start\_date | date | |  | 0-1 | Date of service activation |
| end\_date | date | |  | 0-1 | Date of service deactivation |
| attribute\_char | complex | |  | 0-\* | An individual service terms defined for exact object which are different from standard service terms defined for product. Simple type attribute – Char. |
| attribute\_num | complex | |  | 0-\* | An individual service terms defined for exact object which are different from standard service terms defined for product. Simple type attribute – Numeric. |
| attribute\_date | complex | |  | 0-\* | An individual service terms defined for exact object which are different from standard service terms defined for product. Simple type attribute – Date. |
| attribute\_fee | complex | |  | 0-\* | An individual service terms defined for exact object which are different from standard service terms defined for product. Complex type attribute – Fee. |
| attribute\_cycle | complex | |  | 0-\* | An individual service terms defined for exact object which are different from standard service terms defined for product. Complex type attribute – Cycle. |
| attribute\_limit | complex | |  | 0-\* | An individual service terms defined for exact object which are different from standard service terms defined for product. Complex type attribute – Limit. |
| error | complex | |  | 0-\* | Contains data error occurred when processing the parent element. |
| attribute\_num | | | | | |
| attribute\_value\_num | long | | 22 | 1-1 | The attribute value – Numeric |
| start\_date | date | |  | 0-1 | Validity start date |
| end\_date | date | |  | 0-1 | Expiration date |
| mod\_condition | string | | 2000 | 0-1 | Condition of modifier |
| mod\_name | string | | 200 | 0-1 | Name of modifier |
| mod\_id | int | | 4 | 0-1 | Identifier of modifier |
| error | complex | |  | 0-\* | Contains data error occurred when processing the parent element. |
| attribute\_char | | | | | |
| attribute\_value\_char | string | | 200 | 1-1 | The attribute value – Char |
| start\_date | date | |  | 0-1 | Validity start date |
| end\_date | date | |  | 0-1 | Expiration date |
| mod\_condition | string | | 2000 | 0-1 | Condition of modifier |
| mod\_name | string | | 200 | 0-1 | Name of modifier |
| mod\_id | int | | 4 | 0-1 | Identifier of modifier |
| error | complex | |  | 0-\* | Contains data error occurred when processing the parent element. |
| attribute\_date | | | | | |
| attribute\_value\_date | date | |  | 1-1 | The attribute value – Date |
| start\_date | date | |  | 0-1 | Validity start date |
| end\_date | date | |  | 0-1 | Expiration date |
| mod\_condition | string | | 2000 | 0-1 | Condition of modifier |
| mod\_name | string | | 200 | 0-1 | Name of modifier |
| mod\_id | int | | 4 | 0-1 | Identifier of modifier |
| error | complex | |  | 0-\* | Contains data error occurred when processing the parent element. |
| attribute\_fee | | | | | |
| fee\_rate\_calc | string | | 8 | 1-1 | Fee calculation algorithm. Value from dictionary FEEM. |
| fee\_base\_calc | string | | 8 | 1-1 | Fee basis calculation algorithms. Value from dictionary FEEB. |
| fee\_fixed\_value | long | | 22 | 0-1 | Fee fixed rate. |
| fee\_percent\_value | long | | 22 | 0-1 | Fee percent rate. |
| fee\_min\_value | long | | 22 | 0-1 | Fee minimum value |
| fee\_max\_value | long | | 22 | 0-1 | Fee maximum value |
| currency | string | | 3 | 1-1 | Currency of fixed rate. |
| start\_date | date | |  | 0-1 | Validity start date |
| end\_date | date | |  | 0-1 | Expiration date |
| cycle\_length\_type | string | | 8 | 0-1 | Time period unit. Value from dictionary LNGT. |
| mod\_condition | string | | 2000 | 0-1 | Condition of modifier |
| mod\_name | string | | 200 | 0-1 | Name of modifier |
| mod\_id | int | | 4 | 0-1 | Identifier of modifier |
| length\_type\_algorithm | string | | 8 | 0-1 | Algorithm for year length calculation. Value from dictionary NDYR. |
| fee\_tier | complex | |  | 0-\* | Contains tiers of fee. |
| error | complex | |  | 0-\* | Contains data error occurred when processing the parent element. |
| fee\_tier | | | | | |
| sum\_threshold | long | | 22 | 1-1 | Sum threshold |
| count\_threshold | int | | 4 | 1-1 | Count threshold |
| fee\_fixed\_value | long | | 22 | 0-1 | Fee fixed rate |
| fee\_percent\_value | long | | 22 | 0-1 | Fee percent rate |
| fee\_min\_value | long | | 22 | 0-1 | Fee minimum value |
| fee\_max\_value | long | | 22 | 0-1 | Fee maximum value |
| attribute\_limit | | | | | |
| limit\_count\_value | long | | 16 | 0-1 | Limit value by count. |
| limit\_sum\_value | long | | 22 | 0-1 | Limit value by sum. |
| limit\_check\_type | string | | 8 | 0-1 | Type of limit check. Value from dictionary LCHT. |
| currency | string | | 3 | 0-1 | Currency of limit value. |
| counter\_algorithm | string | | 8 | 0-1 | Counter algorithm of the limit processing (value from ‘ACCL’ dictionary) |
| start\_date | date | |  | 0-1 | Validity start date |
| end\_date | date | |  | 0-1 | Expiration date |
| mod\_condition | string | | 2000 | 0-1 | Condition of modifier |
| mod\_name | string | | 200 | 0-1 | Name of modifier |
| mod\_id | int | | 4 | 0-1 | Identifier of modifier |
| error | complex | |  | 0-\* | Contains data error occurred when processing the parent element. |
| attribute\_cycle | | | | | |
| cycle\_start\_date | date | |  | 0-1 | Calculation start date |
| cycle\_length\_type | string | | 8 | 0-1 | Time period unit. Value from dictionary LNGT. |
| cycle\_length | int | | 8 | 0-1 | Length of period in period units |
| shift | complex | |  | 0-\* | Cycle shifts |
| start\_date | date | |  | 0-1 | Validity start date |
| end\_date | date | |  | 0-1 | Expiration date |
| mod\_condition | string | | 2000 | 0-1 | Condition of modifier |
| mod\_name | string | | 200 | 0-1 | Name of modifier |
| mod\_id | int | | 4 | 0-1 | Identifier of modifier |
| error | complex | |  | 0-\* | Contains data error occurred when processing the parent element. |
| **shift** | | | | | |
| shift\_type | string | | 8 | 1-1 | Type of cycle shit. Dictionary value. |
| shift\_priority | int | | 4 | 1-1 | Priority of shift when cycle has multiple shifts |
| shift\_sign | int | | 1 | 1-1 | 1 – forwards shift  -1 – backward shift |
| shift\_length\_type | string | | 8 | 0-1 | Type of shift length period. Use only with ***shift\_type = CSHTPERD*** – shift by period. |
| shift\_length | int | | 4 | 1-1 | Shift value |
| card | | | | | |
| command | string | | 8 | 0-1 | Action which should be applied to the object. Value from dictionary CMMD. |
| delivery\_agent\_number | string | | 200 | 0-1 | External number of agent delivery |
| card\_id | string | | 200 | 0-1 | Internal card identifier. In this field may be card\_id (card identifier) or card\_uid (unique card identifier, that generated by a naming format)  The choice what is used: card\_id or card\_uid determined in settings of institution in parameter: UID's naming format for card. If parameter don't set, then used card\_id. |
| card\_number | string | | 26 | 0-1 | Card number |
| card\_type | int | | 4 | 0-1 | Card type: Visa Gold, Visa Classic etc. Dictionary value. |
| card\_count | int | | 7 | 0-1 | Count of same type cards to issue. Used for issuing non-personalized cards. |
| batch\_card\_count | int | | 4 | 0-1 | Count of cards in batch. Used only together with card\_count. |
| category | string | | 8 | 0-1 | Card category: primary, supplementary, etc. Value from dictionary CRCG. |
| card\_blank\_type | int | | 4 | 0-1 | Identifier of card’s blank type |
| card\_delivery\_channel | string | | 8 | 0-1 | Delivery channel of card. Value from dictionary CRDC. |
| card\_delivery\_status | string | | 8 | 0-1 | Delivery status of card. Value from dictionary CRDS. |
| start\_date | date | |  | 0-1 | Card validity start date |
| expiration\_date | date | |  | 0-1 | Card expiration date |
| card\_iss\_date | date | |  | 0-1 | Date of card issuing |
| pvv | int | | 4 | 0-1 | PVV value |
| pvk\_index | int | | 4 | 0-1 | PVK index is used for PVV generation |
| pin\_block\_format | string | | 8 | 0-1 | PIN block format. Value from dictionary PNBF. |
| start\_date\_rule | string | | 8 | 0-1 | Rule of start date calculation for reissuing process. Value from dictionary SDRL. |
| expiration\_date\_rule | string | | 8 | 0-1 | Rule of expiration date calculation for reissuing process. Value from dictionary EDRL. |
| pin\_request | string | | 8 | 0-1 | PIN request. Value from dictionary PNRQ. |
| perso\_priority | string | | 8 | 0-1 | Personalization priority. Value from dictionary PRSP. |
| embossing\_request | string | | 8 | 0-1 | Embossing request. Value from dictionary EMRQ. |
| pin\_mailer\_request | string | | 8 | 0-1 | PIN mailer request. Value from dictionary PMRQ. |
| reissue\_card\_number | string | | 26 | 0-1 | New number of a card which is reissued |
| reissue\_card\_id | string | | 200 | 0-1 | Internal card identifier. In this field may be card\_id (card identifier) or card\_uid (unique card identifier, that generated by a naming format) |
| reissue\_expiration\_date | date | |  | 0-1 | New expiration date of a card which is reissued |
| reissue\_reason | string | | 8 | 0-1 | Reissuing reason (dictionary EVNT). Cannot be used together with <REISSUE\_COMMAND>. |
| reissue\_command | string | | 8 | 0-1 | Command for reissue. Value from dictionary RCMD. |
| reissue\_seq\_number | int | | 4 | 0-1 | Reissue sequential number of a plastic (card instance) |
| clone\_optional\_services | int | | 1 | 0-1 | Clone optional services flag: 1 – Yes, 0 – No. |
| sequential\_number | int | | 4 | 0-1 | Sequential number of a plastic (card instance) |
| card\_state | string | | 8 | 0-1 | State of card. Value from dictionary CSTE. |
| card\_status | string | | 8 | 0-1 | Status of card. Value from dictionary CSTS. |
| status\_reason | string | | 8 | 0-1 | Last status change reason |
| cardholder | complex | |  | 0-1 | Cardholder data |
| card\_instance | complex | |  | 0-\* | Card instance data |
| preceding\_card | complex | |  | 0-1 | Preceding card instance data |
| flexible\_field | complex | |  | 0-\* | Flexible field block |
| note | complex | |  | 0-\* | Note field block |
| embossed\_line\_additional | string | | 200 | 0-1 | Embossed additional line |
| supplementary\_info\_1 | string | | 200 | 0-1 | Supplementary Info 1 |
| error | complex | |  | 0-\* | Contains data error occurred when processing the parent element |
| cardholder | | | | | |
| command | string | | 8 | 0-1 | Action which should be applied to the object. Value from dictionary CMMD. |
| cardholder\_number | string | | 200 | 0-1 | External cardholder identifier |
| cardholder\_name | string | | 200 | 0-1 | Embossed cardholder name |
| cardholder\_photo\_file\_name | string | | 255 | 0-1 | Name of file with cardholder photography |
| cardholder\_sign\_file\_name | string | | 255 | 0-1 | Name of file with cardholder signature sample |
| person | complex | |  | 0-1 | Cardholder person data. In case person is not defined then both cardholder and customer are the same person. Only if customer type is person. |
| contact | complex | |  | 0-\* | Cardholder contact data |
| address | complex | |  | 0-\* | Cardholder post addresses |
| sec\_word | complex | |  | 0-\* | Secret word |
| notification | complex | |  | 0-\* | Parameters of cardholder notification rules. |
| embossed\_surname | string | | 200 | 0-1 | Cardholder Surname (for embossing) |
| embossed\_first\_name | string | | 200 | 0-1 | Cardholder First Name (for embossing) |
| embossed\_second\_name | string | | 200 | 0-1 | Cardholder Middle Name (for embossing) |
| embossed\_title | string | | 8 | 0-1 | Cardholder Title (for embossing) |
| flexible\_field | complex | |  | 0-\* | Flexible field block |
| note | complex | |  | 0-\* | Note field block |
| card\_instance | | | | | |
| sequential\_number | int | | 4 | 0-1 | Sequential number of plastic (card instance) |
| card\_state | string | | 8 | 0-1 | State of card. Value from dictionary CSTE. |
| card\_status | string | | 8 | 0-1 | Status of card. Value from dictionary CSTS. |
| card\_iss\_date | date | |  | 0-1 | Card issuing date |
| card\_start\_date | date | |  | 0-1 | Card validity start date |
| expiration\_date | date | |  | 0-1 | Card expire date |
| cardholder\_name | string | | 200 | 0-1 | Embossed cardholder name |
| company\_embossed\_name | string | | 200 | 0-1 | Embossed company name |
| preceding\_card | | | | | |
| sequential\_number | int | | 4 | 0-1 | Sequential number of a preceding card’s instance |
| card\_id | string | | 200 | 0-1 | Internal card’s identifier of a preceding card |
| card\_number | string | | 26 | 0-1 | Card’s number of a preceding card |
| expiration\_date | date | |  | 0-1 | Expiration date of a preceding card’s instance |
| error | complex | |  | 0-\* | Contains data error occurred when processing the parent element |
| sec\_word | | | | | |
| secret\_question | string | | 8 | 1-1 | Secret question. Value from dictionary SEQU. |
| secret\_answer | string | | 200 | 1-1 | Secret answer. Encrypted. |
| document |  | |  |  |  |
| document\_type | string | | 8 | 0-1 | Document type. Value from dictionary DCMT. |
| document\_object | string | | - | 1-1 | Reference to the object (complex tag) in application which document linked with. Attribute REF\_ID should contain the value of reference. |
| document\_number | string | | 200 | 0-1 | Document number |
| document\_date | date | | - | 0-1 | Date of document creation |
| document\_name | string | | 200 | 0-1 | Document name. Should contain attribute LANGUAGE to display language the document in which the name is. |
| customer\_eds | string | | 200 | 0-1 | Customer electronic-digital signature |
| user\_eds | string | | 200 | 0-1 | User electronic-digital signature |
| user\_name | string | | 200 | 0-1 | User name in system |
| document\_contents | string | | - | 0-1 | Document contents, encoded by BASE64 algorithm |
| flexible\_field | complex | |  | 0-\* | Flexible field block |
| note | complex | |  | 0-\* | Note field block |
| error | complex | |  | 0-\* | Contains data error occurred when processing the parent element. |
| facilitator | | | | | |
| account\_number | string | | 32 | 0-1 | Facilitator account number. |
| description | string | | 200 | 0-1 | Facilitator additional description |
| error | | | | | |
| error\_code | string | | 200 | 1-1 | Error code |
| error\_desc | string | | 2000 | 1-1 | Description |
| error\_element | string | | 200 | 1-1 | XML tag of error origin |
| error\_details | string | | 2000 | 0-1 | Additional information |

APPLICATIONS

Tag is used as the root tag in a file for off-line mode. It contains the one or more applications (tag APPLICATION).

APPLICATION

Tag contains a complete one application. It is the root tag of the transfer application online through a web service.

APPLICATION\_ID

The unique identifier of the application in SmartVista.

APPLICATION\_NUMBER

The unique identifier of the external application. For synchronization between SmartVista and the external system which is original system for application.

APPLICATION\_DATE

Created application in external system.

APPLICATION\_TYPE

Type of application. Tag defines the structure of application, as well as application handler that is invoked to create objects in the system, based on the structure of the application.

| Code | Description |
| --- | --- |
| APTPISSA | Issuing application |
| APTPACQA | Acquiring application |

APPLICATION\_FLOW\_ID

Business process that is used for application registration. It defines the final structure of tags (set of mandatory fields, default values, etc.). So it describes the application destination – action that will be executed as a result of the application processing

| Code | Description |
| --- | --- |
| 3 | Default issuing application |
| 1001 | Create new customer or contract |
| 1002 | Open additional issuing account |
| 1003 | Open additional card |
| 1004 | Change customer personal data |
| 1005 | Activate additional service |
| 1006 | Close additional service |
| 1007 | Close card |
| 1008 | Close account |
| 1009 | Instant issuing pool card generation |
| 1010 | Change contract |
| 1011 | Close contract |
| 1012 | Change card status |
| 1013 | Change cardholder info |
| 1014 | Change service terms |
| 1015 | Change agent number for contract and all its subordinate entities (accounts, card instances) |
| 1016 | PIN reissue |
| 1017 | Payment order management |
| 1018 | Change issuing account status |
| 1019 | Customers pool generation |
| 5 | Reissue card |

APPLICATION\_STATUS

Status of application in which it is created in the system. Depends on the status of whether the application has been processed immediately after download, or it requires additional verification by the operator.

|  |  |
| --- | --- |
| Code | Description |
| APST0001 | Just created |
| APST0002 | Awaiting confirmation |
| APST0003 | Awaiting correction |
| APST0004 | Awaiting checking |
| APST0005 | Further information requested |
| APST0006 | Awaiting processing |
| APST0007 | Processed successfully |
| APST0008 | Processing failed |

APPL\_PRIORITIZED

System flag that application is prioritized. The field is the Boolean type field. Value “true” is used by default in case of incorrect incoming value. The awaited values are “true” and “false”.

OPERATOR\_ID

System name (identifier) of the user who created the application. It is used as an additional description for the audit.

INSTITUTION\_ID

Institution (bank, processing center) identifier in SmartVista. Within the institution the application will be processed. That is the institution in which the open (open) a contract to customer service is/was opened.

AGENT\_ID

Agent (branch bank) identifier in SmartVista. Within the agent the customer contract (account) is opened. This parameter is optional. If bank does not use by agents customer division then the default value will be set automatically.

AGENT\_NUMBER

Agent (branch bank) external number. This parameter is optional and should be used as an alternative for AGENT\_ID. If bank does not use by agents customer division then the default value will be set automatically.

CUSTOMER\_TYPE

Customer type – individual person or legal entity. The tag value defines the application structure. In accordance with the set value a company data (for a legal entity) or person data (individual person) must be specified.

|  |  |
| --- | --- |
| Code | Description |
| ENTTPERS | Individual person |
| ENTTCOMP | Legal entity |

COMMAND

Description of the action that should be done over the described in parent tag object. It depends on the object presence in the system. Each command defines the actions for both cases (found/ not found). Objects are searching by different parameters (basically it is the unique identification number of objects). The list of actions is fixed and determined by the Dictionary value. They are the following: to create or continue processing, create or update, create or cause an error, update or cause an error, remove or cause an error, cause an error or continue processing.

| Code | Description |
| --- | --- |
| CMMDCREX | Create or cause an error |
| CMMDCRPR | Create or continue processing |
| CMMDCRUP | Create of update |
| CMMDEXPR | Cause an error or continue processing |
| CMMDEXRE | Cause an error or remove (close, deactivate) |
| CMMDEXUP | Cause an error or update |

CUSTOMER

The complex tag with customer parameters.

CUSTOMER\_NUMBER

Unique (within the institution) customer identifier. This parameter is optional. If the field is empty then customer number will be generated automatically in accordance with the previously set rules and will be returned. It is used for SmartVista and external system customers’ synchronization. In case of application for updating customer data the customer will be identified by the very parameter.

CUSTOMER\_CATEGORY

Customer category. It defines the category of customer service: privileged or common client. The tag possible values are defined by the dictionary that can be extended with new values.

|  |  |
| --- | --- |
| Code | Description |
| CCTGORDN | Common client |
| CCTGPRVG | Privileged client |

CUSTOMER\_EXT\_TYPE

Customer extended type. Dictionary ENTT.

|  |  |
| --- | --- |
| Code | Description |
| ENTTAGENT | Agent. Customer for issuing instant cards pool. |
| ENTTINST | Institution. Customer for inter-institution settlement. |
| ENTTSRVP | Service provider. Customer for settlement with service provider. |

CUSTOMER\_EXT\_ID

Customer extended identifier. It is actually an entity object’s identifier.

CUSTOMER\_RELATION

Customer relationship to the bank. It defines special (business) customer communications with the bank: affiliate, insider, bank employee, etc. The tag possible values are defined by the dictionary that can be extended with new values.

|  |  |
| --- | --- |
| Code | Description |
| RSCBAFLT | Affiliate |
| RSCBEMPL | Bank employee |
| RSCBEXTR | No relationship except the customer |
| RSCBINSD | Insider |

RESIDENT

Indication that the customer is a resident of the country in which the Bank works. 1 – resident, 0 – not a resident. This parameter is optional, the client is a resident by the default.

NATIONALITY

Citizenship of the customer. It contains the ISO country code citizen, of which he is, or the country of company registration in the case of a legal entity.

CREDIT\_RATING

Reliability rating of the customer. It determines its creditworthiness and can affect the calculation of bank reserve by the customer credit debt

| Code | Description |
| --- | --- |
| CRDR0001 | Category I |
| CRDR0002 | Category II |
| CRDR0003 | Category III |
| CRDR0004 | Category IV |
| CRDR0005 | Category V |

MONEY\_LAUNDRY\_RISK

Attribute of the possibility of the customer participation in money laundering. For the common customer the value is – "low". In case of suspicion of customer participation in illegal operations, the value is set to "high".

|  |  |
| --- | --- |
| Code | Description |
| MOLR0001 | Low |
| MOLR0002 | High |

MONEY\_LAUNDRY\_REASON

In case of suspicion of customer participation money laundering the parameter is specified. If the risk of involvement in money laundering is "low", it is put in the default – "no reason."

|  |  |
| --- | --- |
| Code | Description |
| MLRS0001 | No reason |

CUSTOMER\_COUNT

Pool of customers size.

STATUS

Customer status. It takes values from dictionary ‘CTST’. Value is applied to all customer’s cards.

| Code | Description |
| --- | --- |
| CTST0010 | Active |
| CTST0020 | Inactive |
| CTST0030 | Activation required (to be used for pool of customers only) |

EMPLOYMENT\_STATUS

Customer employment status.

|  |  |
| --- | --- |
| Code | Description |
| CSESEMPL | Employed |
| CSESUNEM | Unemployed |
| CSESSTUD | Student |
| CSESUKNW | Unknown |

EMPLOYMENT\_PERIOD

Period in which customer are working.

|  |  |
| --- | --- |
| Code | Description |
| EMPR0001 | 0 - 1 |
| EMPR0002 | 1 - 3 |
| EMPR0003 | 3 - 5 |
| EMPR0004 | 5 - 10 |
| EMPR0005 | Over 10 |

RESIDENCE\_TYPE

Place type where customer are living.

|  |  |
| --- | --- |
| Code | Description |
| RESTOWNH | Own house |
| RESTRENT | Rented |
| RESTPRNT | With parent |

MARITAL\_STATUS\_DATE

Date of beginning of marital status.

INCOME\_RANGE\_STRING

Income salary range. Value from dictionary INCR.

NUMBER\_OF\_CHILDREN

Number of children.

|  |  |
| --- | --- |
| Code | Description |
| CHLD0001 | 0 |
| CHLD0002 | 1 |
| CHLD0003 | 2 |
| CHLD0004 | 3 |
| CHLD0005 | 4 |
| CHLD0006 | 5 |
| CHLD0007 | > 5 |

**FLEXIBLE\_FIELD**

It describes a flexible field (system name and value) associated with entity type of parent block. For example, if block *flexible\_field* locates in block *customer*, a flexible field value will be intended for some entity *customer* that is described by this block.

FLEXIBLE\_FIELD\_NAME

Unique flexible field name (system name).

FLEXIBLE\_FIELD\_VALUE

Flexible field value.

**NOTE**

It describes a note associated with entity type of parent block. For example, if block *note* locates in block *customer*, note value will be intended for some entity *customer* that is described by this block.

NOTE\_TYPE

This element contains type of note.

|  |  |
| --- | --- |
| Code | Description |
| NTTPUSER | User comment |
| NTTPRSTR | Notes for registry of opened and closed accounts |
| NTTPDLVR | Delivery notes |

NOTE\_CONTENT

It is a block with content of the note.

NOTE\_CONTENT

It contains content of note block.

NOTE\_HEADER

Header of the note.

NOTE\_TEXT

Text of the note.

START\_DATE

Starting date of note content data.

END\_DATE

Ending date of note content data.

CONTRACT

Complex tag with the contract parameters.

CONTRACT\_TYPE

Contract type defines the business area of the Bank and customer interaction. The tag possible values ​​are defined by the dictionary that can be extended with new values. The list of possible types is limited by the selected customer type. Example: retail cards, payroll services, corporate cards, insurance services, etc.

| Code | Description |
| --- | --- |
| CNTPBANK | Bank service |
| CNTPBNKC | Bank service for corporate customers |
| CNTPPRCR | Personal cards |
| CNTPSLPR | Payroll object |
| CNTPINIC | Instant issuing cards |
| CNTPSRVP | Service provider settlement |
| CNTPCUSR | Customer serviceing |
| CNTPCRCR | Corporate card Issuings |

PRODUCT\_ID

Product identifier in SmartVista. It defines the product to service the contract. The list of products is limited by the contract type. This parameter is optional if the contract exists.

PRODUCT\_NUMBER

Product number in SmartVista. It defines the product to service the contract as well as tag <PRODUCT\_ID>. It is an alternative for using tag <PRODUCT\_ID>.

CONTRACT\_NUMBER

Contract number. This parameter is optional. If it is not specified explicitly it can be generated in accordance with predefined rules. The generated number will be returned in the answer. This number is the identification of the contract. It must be unique within the institution.

START\_DATE

Date of beginning of contract. If the date is not specified explicitly the application processing date will be set.

END\_DATE

The termination date. If no date is specified, then the contract is indefinite. May be specified in the following application to change the contract parameters.

PERSON

Complex tag with person parameters (individual person).

PERSON\_TITLE

Appeal to the person (title). Tag is defined by the dictionary that can be extended with new values. Example: Gentleman, Madam, Sir, Doctor, etc.

|  |  |
| --- | --- |
| Code | Description |
| PTTLMSTR | Sir |
| PTTLMRSS | Madam |

PERSON\_NAME

The tag of complex type that contains a structured (by components) person's name. The tag is a multilanguaged and can be the person's name in several languages at the same time, the person's identity remains a single. It requires the LANGUAGE attribute with the possible values:

|  |  |
| --- | --- |
| Код | Description |
| LANGENG | English |
| LANGRUS | Russian |

SURNAME

Person surname in the language that was set in the PERSON\_NAME parent tag.

FIRST\_NAME

Person name in the language that was set in the PERSON\_NAME parent tag.

SECOND\_NAME

Person patronymic in the language that was set in the PERSON\_NAME parent tag.

SUFFIX

Person suffix name for further identifying it. The tag values ​​are determined by the dictionary, which can be extended with new values​​. Example: Jr., senior, I, II, etc.

|  |  |
| --- | --- |
| Code | Description |
| PSFXJUNR | Junior |
| PSFXSENR | Senior |
| PSFXFRST | I |
| PSFXSCND | II |

BIRTHDAY

Person date of birth.

PLACE\_OF\_BIRTH

Person's place of birth. Description of the place of birth in free-form

GENDER

Sex: male, Female.

|  |  |
| --- | --- |
| Code | Description |
| GNDRFEML | Female |
| GNDRMALE | Male |

IDENTITY\_CARD

Tag of complex type that contains identification documents parameters.

Identification documents may pertain to an individual person (passport, driver's license) or legal entity (TIN, PSRN, license). The identification document parameters are the identification of persons and companies to identify duplicates and other checks, such as checking the involvement of high crime (terrorism).

ID\_TYPE

Identification certificate type. A list of available types is limited by the customer type: individual or legal person. The values ​​are determined by the dictionary, which can be expanded by adding new values.

| Code | Description |
| --- | --- |
| IDTP0001 | Passport |
| IDTP0002 | Foreign passport |
| IDTP0003 | Military card |
| IDTP0004 | Seafarer's identity card |
| IDTP0005 | Officer's identification certificate |
| IDTP0006 | Citizen interim certificate |
| IDTP0010 | TIN |
| IDTP0011 | PSRN |
| IDTP0012 | RCBIC |
| IDTP0013 | Foreign organization code |
| IDTP0014 | License |
| IDTP0020 | Driver's license |
| IDTP0030 | Social Security Card |
| IDTP0040 | Passport (for foreigners) |
| IDTP0041 | Migration card (for foreigners) |
| IDTP0042 | Residence permit (for foreigners) |
| IDTP0043 | Temporary residence permit (for foreigners) |
| IDTP0044 | Visa (for foreigners) |
| IDTP0045 | National ID |

ID\_SERIES

Identification document series

ID\_NUMBER

Identification document number. Type, series and number – those parameters are used in a check on the document uniqueness.

ID\_ISSUER

Name of the authorized organization that issued the permit.

ID\_ISSUE\_DATE

Identification certificate date of issue.

ID\_EXPIRE\_DATE

Validity of the ID card.

ID\_DESC

Comments to the document or any additional description in free form.

COMPANY

Tag of complex type that groups legal entity parameters

EMBOSSED\_NAME

Name of the organization that will be embossed on the card in the case of the corporate cards issuing.

INCORP\_FORM

Organization legal form.

| Code | Description |
| --- | --- |
| INCF0041 | Unitary enterprise on the basis of operational management |
| INCF0042 | Enterprise founded on the right of economic competence |
| INCF0047 | Open Joint Stock Company |
| INCF0051 | General partnership |
| INCF0064 | Limited partnership |
| INCF0065 | Limited Liability Company |
| INCF0066 | Additional responsibility society |
| INCF0067 | Closed Joint-Stock Company |
| INCF0071 | Private institution |
| INCF0072 | Budget establishment |
| INCF0073 | Autonomous institution |
| INCF0076 | Gardening or dacha non-commercial partnership |
| INCF0077 | Association of peasant (farms) units |
| INCF0078 | Social initiative |
| INCF0080 | Territorial public self-administration |
| INCF0082 | State Corporation |
| INCF0083 | Social and religious organizations (associations) |
| INCF0084 | Social Movement |
| INCF0085 | Consumer Cooperative |
| INCF0088 | Fund |
| INCF0089 | Other non-commercial organizations |
| INCF0091 | Self-employed entrepreneur |
| INCF0093 | Association of legal entities (association or union) |
| INCF0094 | Homeowners Association |
| INCF0096 | Non-Commercial Partnership |
| INCF0097 | Autonomous Non-Commercial Organization |

PRESENCE\_ON\_LOCATION

Attribute of physical location of the company governing bodies at the address that is set in the founding documents

AUTHORIZED\_CAPITAL

Company share capital amount. It is used as additional information for organization credit analysis.

AUTHORIZED\_CAPITAL\_CURRENCY

The currency of the company's share capital. Numeric three-digit ISO currency code.

COMPANY\_NAME

Complex multi-language tag that contains a full and abbreviated name of the company. There can be several tags in several languages in the COMPANY parent tag. It requires a LANGUAGE attribute with the possible values​:

|  |  |
| --- | --- |
| Code | Description |
| LANGENG | English |
| LANGRUS | Russian |

COMPANY\_SHORT\_NAME

The abbreviated name of the company in the language specified in the COMPANY\_NAME parent tag.

COMPANY\_FULL\_NAME

Full name of the company in the language specified in the COMPANY\_NAME parent tag.

CONTACT

Complex tag that contains the customer contact data. Can be specified as a child tag to the CUSTOMER and CARDHOLDER ones. Thus, it determines the customer and cardholder contact information. The tag can contain the PERSON and ADDRESS child tags, which describe an additional characteristic of the contact, contact name and contact information for a mailing address in case of communication by post.

CONTACT\_TYPE

Contact type determines the purpose of the contact, for what purposes it can be used (sending notification, delivery of accounts), or just have a descriptive function (work, home). Type of contact is defined by the dictionary that can be expanded with new values.

|  |  |
| --- | --- |
| Code | Description |
| CNTTCEOC | Chief Executive Officer contact |
| CNTTCFOC | Chief Financial Officer contact |
| CNTTPRMC | Main contract |
| CNTTSCNC | Additional contract |

PREFERRED\_LANG

Preferred language of communication. It is used in notification messages for message formation in the target language, as well as just as a reference.

|  |  |
| --- | --- |
| Code | Description |
| LANGENG | English |
| LANGRUS | Russian |

JOB\_TITLE

Position of the contact person. This tag is meaningful for legal entities only. The value of this tag can be as the contact person position (CEO, chief accountant) and the department name (accounting, sales). This tag is in conjunction with the PERSON tag, which can contain the specific name of a contact person or contact can be depersonalized.

| Code | Description |
| --- | --- |
| JTTLDRCT | Director |
| JTTLHDDP | Chief of Branch |
| JTTLMNGR | Manager |
| JTTLOFMN | Office Manager |
| JTTLCHFA | Chief Accountant |
| JTTLACNT | Accountant |

CONTACT\_DATA

Complex tag that combines separate communication methods.

COMMUN\_METHOD

Way of communication. Specifies the communication channel with the client

|  |  |
| --- | --- |
| Code | Description |
| CMNM0001 | Mobile phone |
| CMNM0002 | E-mail |
| CMNM0003 | Post |
| CMNM0004 | Fax |
| CMNM0005 | Skype |
| CMNM0006 | AOL Aim |
| CMNM0007 | Windows Live Messenger |
| CMNM0008 | ICQ Corp |
| CMNM0009 | Yahoo! Messenger |
| CMNM0010 | Jabber |
| CMNM0011 | Telex |
| CMNM0012 | Landline phone |

COMMUN\_ADDRESS

Customer ID for the connection in the corresponding channel (phone number, e-mail address, mailing address, etc.)

START\_DATE

Starting date of validity of contact data.

END\_DATE

Ending date of validity of contact data.

START\_DATE\_TIME

Starting date and time of validity of contact data.

ADDRESS

Complex tag that contains all post address parameters.

ADDRESS\_TYPE

Address type that describes the purpose of this address and the method of use. It is filled from the dictionary, which can be expanded by adding new values.

| Code | Description |
| --- | --- |
| ADTPBSNA | Business Address |
| ADTPHOME | Home Address |
| ADTPLGLA | Legal seat |
| ADTPSTDL | Billing delivery address |

COUNTRY

Numeric ISO country code.

ADDRESS\_NAME

Multi-language complex tag that combines the address parameters that can be presented in different languages​​. This tag can be repeated within the same address several times in different languages. It requires the LANGUAGE attribute with the possible values​​:

|  |  |
| --- | --- |
| Code | Description |
| LANGENG | English |
| LANGRUS | Russian |

REGION

Region Address (state, district, county, Republic, etc.) in the language that was specified in the attributes of the ADDRESS\_NAME parent tag .

CITY

City or village name in the language that was specified in the attributes of the ADDRESS\_NAME parent tag.

STREET

Street in the language that was specified in the attributes of the ADDRESS\_NAME parent tag.

HOUSE

House number.

APARTMENT

Room apartment or office.

POSTAL\_CODE

ZIP code.

PLACE\_CODE

Place code.

REGION\_CODE

Area code. Either the addresses qualifier code.

LATITUDE

Location coordinates – latitude (N).

LONGITUDE

Location coordinates – longitude (W).

NOTIFICATION

It describes parameters that define rules to notify a customer or cardholder of various events generated by the system. These parameters re-define the system-wide settings, if specific configuration is required for a particular recipient.

NOTIFICATION\_EVENT

A type of an event generated by the system to re-define the system-wide notification settings for. If the tag is empty, changes will be applied to all the events in the system.

DELIVERY\_CHANNEL

A delivery channel of messages to use for event notification. The list of available channels is defined during initial configuration of the system. If a new channel is needed to use (besides the ones pre-defined in the system), an additional functionality is implemented.

| Code | Description |
| --- | --- |
| 1 | E-mail |
| 2 | Hard copy |
| 3 | SMS |

DELIVERY\_ADDRESS

Address to deliver to by means of a chosen delivery channel. The tag should be used, if delivery address differs from the address specified in contact information of a recipient.

IS\_ACTIVE

It indicates whether a recipient should be notified of an event or not. 1 – notification enabled, 0 – notification disabled.

SERVICE

Tag associated with a particular service, a pre-configured in SmartVista. The tag should contain the service ID. The ID is specified in the VALUE tag attribute. If the ID doesn’t defines then tag <SERVICE\_NUMBER> must be present.

SERVICE\_NUMBER

This tag uses to identify a service as well as the VALUE tag attribute. So it can be an alternative for the VALUE tag attribute.

SERVICE\_OBJECT

This tag describes the relationship of service of the SERVICE parent tag with a specific business object in SmartVista. Such objects may be a customer, account and card. To link the object with the service it is necessary to specify in the REF\_ID attribute of the tag the block identifier (ID), which describes the corresponding object.

For each object the tag is added inside the corresponding parent tag to enable/disable the appropriate service.

START\_DATE

Service starting date for the associated object.

END\_DATE

Service expiry date for the associated object .

ATTRIBUTE\_NUM

This tag contains a service configuration of a numeric type. It is added when necessary to define service terms via the attributes other than stated in the product settings. In this case, the object will have its own unique terms. In the VALUE tag attribute you must specify the identity of the service term registered in SmartVista.

ATTRIBUTE\_VALUE\_NUM

The tag contains a numeric value of the service term of the appropriate type. This value will be used as a unique business object setting.

START\_DATE

Starting date of the given service term value.

END\_DATE

Date of expiry of the given service term value.

MOD\_CONDITION

Condition of modifier should be used for find and create modifier.

MOD\_NAME

Name of new modifier should be used to create new modifier only.

MOD\_ID

Identifier of existence modifier. Error should be raised if there are no modifier with this id, or modifier has different scale.

ATTRIBUTE\_CHAR

This tag contains a service configuration of a string type. It is added when necessary to define service terms via the attributes other than stated in the product settings. In this case, the object will have its own unique terms. In the VALUE tag attribute you must specify the identity of the service term registered in SmartVista.

ATTRIBUTE\_VALUE\_CHAR

The tag contains a string value of the service term of the appropriate type. This value will be used as a unique business object setting.

START\_DATE

Starting date of the given service term value.

END\_DATE

Date of expiry of the given service term value.

MOD\_CONDITION

Condition of modifier should be used for find and create modifier.

MOD\_NAME

Name of new modifier should be used to create new modifier only.

MOD\_ID

Identifier of existence modifier. Error should be raised if there are no modifier with this id, or modifier has different scale.

ATTRIBUTE\_DATE

This tag contains a service configuration of a date type. It is added when necessary to define service terms via the attributes other than stated in the product settings. In this case, the object will have its own unique terms. In the VALUE tag attribute you must specify the identity of the service term registered in SmartVista.

ATTRIBUTE\_VALUE\_DATE

The tag contains a date value of the service term of the appropriate type. This value will be used as a unique business object setting.

START\_DATE

Starting date of the given service term value.

END\_DATE

Date of expiry of the given service term value.

MOD\_CONDITION

Condition of modifier should be used for find and create modifier.

MOD\_NAME

Name of new modifier should be used to create new modifier only.

MOD\_ID

Identifier of existence modifier. Error should be raised if there are no modifier with this id, or modifier has different scale.

ATTRIBUTE\_FEE

This tag contains a service configuration of a fee type. It is added when necessary to define service terms via the attributes other than stated in the product settings. In this case, the object will have its own unique terms. In the VALUE tag attribute you must specify the identity of the service term registered in SmartVista.

FEE\_RATE\_CALC

The algorithm for calculating the fee with a fixed and/or percent rates. List of algorithms for fixed and its value is taken from the Dictionary value. Possible values are the following: fixed rate, percent rate, minimum between the percent and fix, maximum between the percent of maximum and fix, sum of percent and fix.

| Code | Description |
| --- | --- |
| FEEM0001 | Percentage value |
| FEEM0002 | Fixed value |
| FEEM0003 | Minimum between percent and fixed value |
| FEEM0004 | Maximum between percent and fixed value |
| FEEM0005 | Sum of percent and fixed value |

FEE\_BASE\_CALC

Fee basis calculation algorithms. List of algorithms for fixed and its value is taken from the Dictionary value.

| Code | Description |
| --- | --- |
| FEEB0001 | Incoming amount |
| FEEB0002 | Difference between incoming amount and lower threshold |
| FEEB0003 | Lower threshold |
| FEEB0004 | Tired basis |
| FEEB0005 | Previous period turnover |

FEE\_FIXED\_VALUE

The tag contains a numeric value of the service term of the appropriate type. This value will be used as a unique business object setting.

FEE\_PERCENT\_VALUE

The tag contains a numeric value of the service term of the appropriate type. This value determines the percent rate to be used in calculating the fee amount.

CURRENCY

The currency code in which the amount of the fixed fee rate was set.

START\_DATE

Starting date of the given service term value.

END\_DATE

Date of expiry of the given service term value.

CYCLE\_LENGTH\_TYPE

Cycle length type (time interval unit): year, month, week, day, hour. The value is determined by the Dictionary value.

| Code | Description |
| --- | --- |
| LNGT0001 | Hour |
| LNGT0002 | Day |
| LNGT0003 | Week |
| LNGT0004 | Month |
| LNGT0005 | Year |

MOD\_CONDITION

Condition of modifier should be used for find and create modifier.

MOD\_NAME

Name of new modifier should be used to create new modifier only.

MOD\_ID

Identifier of existence modifier. Error should be raised if there are no modifier with this id, or modifier has different scale.

LENGTH\_TYPE\_ALGORITHM

Number days in year for fee calculating. Dictionary value:

| Code | Description |
| --- | --- |
| NDYR0001 | 360 days |
| NDYR0002 | 365 days |
| NDYR0003 | The actual quantity |

FEE\_TIER

This tag contains tiers of fee.

SUM\_THRESHOLD

This is the sum of threshold.

COUNT\_THRESHOLD

This is the Count of threshold.

FEE\_FIXED\_RATE

This is the value of fixed rate of fee.

FEE\_PERCENT\_RATE

This is the value of percent rate of fee.

FEE\_MIN\_VALUE

This is the minimum value of fee.

FEE\_MAX\_VALUE

This is the maximum value of fee.

CYCLE

This tag contains cycle of fee.

CYCLE\_START\_DATE

Cycle start date. If no date is specified, then the cycle will be calculated from the date of the application processing.

CYCLE\_LENGTH\_TYPE

Cycle length type (time interval unit): year, month, week, day, hour. The value is determined by the Dictionary value.

| Code | Description |
| --- | --- |
| LNGT0001 | Hour |
| LNGT0002 | Day |
| LNGT0003 | Week |
| LNGT0004 | Month |
| LNGT0005 | Year |

CYCLE\_LENGTH

Cycle length (number of (time interval unit).

CYCLE\_WORKDAYS\_ONLY

Flag calculation cycle in working days. 1 – calculation cycle only on working days, 0 – calculation cycle every day.

ATTRIBUTE\_LIMIT

This tag contains a service configuration of a limit type. In the VALUE tag attribute you must specify the service term identifier in SmartVista.

LIMIT\_COUNT\_VALUE

The upper boundary the limit on the quantity.

LIMIT\_SUM\_VALUE

The upper boundary the limit on the amount. Value “-1” implies there is no limit.

LIMIT\_CHECK\_TYPE

This dictionary value defines type of limit check:

| Code | Description |
| --- | --- |
| LCHT0001 | One of thresholds is exceeded (sum or count) |
| LCHT0002 | Both thresholds are exceeded (sum and count) |

CURRENCY

Currency code in which the upper boundary the limit on the amount was set.

COUNTER\_ALGORITHM

Counter algorithm of the limit processing (value from ‘ACCL’ dictionary).

START\_DATE

Starting date of the given service term value.

END\_DATE

Date of expiry of the given service term value.

MOD\_CONDITION

Condition of modifier should be used for find and create modifier.

MOD\_NAME

Name of new modifier should be used to create new modifier only.

MOD\_ID

Identifier of existence modifier. Error should be raised if there are no modifier with this id, or modifier has different scale.

ATTRIBUTE\_CYCLE

This tag contains a service configuration of a cycle type. In the VALUE tag attribute you must specify the service term identifier in SmartVista.

CYCLE\_START\_DATE

Cycle start date. If no date is specified, then the cycle will be calculated from the date of the application processing.

CYCLE\_LENGTH\_TYPE

Cycle length type (time interval unit): year, month, week, day, hour. The value is determined by the Dictionary value.

| Code | Description |
| --- | --- |
| LNGT0001 | Hour |
| LNGT0002 | Day |
| LNGT0003 | Week |
| LNGT0004 | Month |
| LNGT0005 | Year |

CYCLE\_LENGTH

Cycle length (number of (time interval unit).

SHIFT

Block encapsulates all parameters for cycle shift.

START\_DATE

Starting date of the given service term value.

END\_DATE

Date of expiry of the given service term value.

MOD\_CONDITION

Condition of modifier should be used for find and create modifier.

MOD\_NAME

Name of new modifier should be used to create new modifier only.

MOD\_ID

Identifier of existence modifier. Error should be raised if there are no modifier with this id, or modifier has different scale.

**SHIFT**

Block encapsulates all parameters for cycle shift. Cycle can have more than one shift, it’s will be calculated in shift\_priority order.

SHIFT\_TYPE

Type of cycle shift

| Code | Description |
| --- | --- |
| CSHTENDM | End of month |
| CSHTMDAY | Shift to exact day of month |
| CSHTPERD | Shift by period |
| CSHTWDAY | Shift to exact day of week |
| CSHTWRKD | Shift to certain workday |

SHIFT\_PRIORITY

Priority to calculate cycle shift when cycle has more than one shift

SHIFT\_SIGN

Forward (1) or backward (-1) shift

SHIFT\_LENGTH\_TYPE

Type of length of period for cycle with shift by period type

| Code | Description |
| --- | --- |
| LNGT0001 | Hour |
| LNGT0002 | Day |
| LNGT0003 | Week |
| LNGT0004 | Month |
| LNGT0005 | Year |
| LNGT0006 | Minute |
| LNGT0007 | Second |

SHIFT\_LENGTH

Length of shift

ACCOUNT

Complex tag that combines all the parameters of a single object – the account. It is mandatory for flow 1018 - Change issuing account status.

ACCOUNT\_NUMBER

Account number. It is unique within an institution.

CURRENCY

Account currency. Numeric ISO currency code.

ACCOUNT\_TYPE

Type of account defines the purpose and use of the account. List of possible values ​​is defined by the dictionary that can be expanded.

| Code | Description |
| --- | --- |
| ACTP0100 | Card Account |
| ACTP0110 | Savings Account |
| ACTP0120 | Current Account |
| ACTP0130 | Credit account |

ACCOUNT\_STATUS

Status for the new account on creation or an existing one. List of possible values ​​is defined by the dictionary that can be expanded.

| Code | Description |
| --- | --- |
| ACSTACTV | Active |
| ACSTCLSD | Closed |
| ACSTCRED | Credit transactions only |
| ACSTPEND | Pending closing |

PAYMENT\_ORDER

PAYMENT\_ORDER\_NUMBER

Payment order external identifier. Unique for customer. Payment orders and payment orders templates have their own unique sequence.

PAYMENT\_PURPOSE\_ID

It contains payment purpose identifier which describes payment recipient and method of execution.

PAYMENT\_AMOUNT

Amount of a payment order.

CURRENCY

Numeric ISO currency code.

PAYMENT\_AMOUNT\_ALGO

It contains algorithm of payment order amount calculation if amount is not defined directly.

PAYMENT\_DATE

Date of a payment order’s execution.

IS\_PAYMENT\_ORDER\_TEMPLATE

Template flag: 1 – save as template, 0 – save as one-time order.

EVENT\_TYPE

This dictionary value determines event type which should be raised on a payment order execution. Dictionary EVNT.

PAYMENT\_PARAMETER

PAYMENT\_PARAMETER\_NAME

System name of parameter.

PAYMENT\_PARAMETER\_VALUE

Parameter value.

ACCOUNT\_OBJECT

Defines a relationship between account and object (card). In the tag contains the REF\_ID attribute, which specifies a reference to the card tag. Card tag will also be present in the application.

ACCOUNT\_LINK\_FLAG

Action with the object referenced by the parent tag . 1 – link the object (card) with account, 0 – unlink the object (card) and account.

IS\_POS\_DEFAULT

Default account of card for POS.

IS\_ATM\_DEFAULT

Default account of card for ATM.

ACCOUNT\_SEQ\_NUMBER

Account sequential number in relation to an entity object. Currently it is used for cards only. If this tag is not defined then appropriate account sequential number for a card is generated automatically.

CARD

Complex tag that combines all card object parameters.

DELIVERY\_AGENT\_NUMBER

Agent or branch of card delivery. It must be set if agent-recipient differs from agent-owner.

CARD\_ID

In this field may be card\_id (card identifier, that generated automatically) or card\_uid (unique card identifier, that generated by a naming format). The choice what is used: card\_id or card\_uid determined in settings of institution in parameter: UID's naming format for card. If parameter don't set, then used card\_id.

CARD\_NUMBER

Card number . If the tag is not set explicitly, then it may be generated automatically based on rules configured in SmartVista. If you want to change an existing card, specifying the tag necessary, as it is used for search and identification. The number must be unique throughout the system.

CARD\_TYPE

Type of card determines the payment network, which owns the card and kind of card within that network. List of card types pre-configured.

CARD\_COUNT

Number of cards of one type that can be issued at the same time. This tag makes sense with the release of a non-personalized cards pool.

CATEGORY

Card category. It is an additional card parameter that allows to distinguish between cards and specializes rules of different card issuing and service.

| Code | Description |
| --- | --- |
| CRCG0200 | Undefined |
| CRCG0400 | Additional |
| CRCG0600 | Duplicate |
| CRCG0800 | Main |

CARD\_BLANK\_TYPE

Identifier of blank of card

CARD\_DELIVERY\_CHANNEL

Delivery channel of card

|  |  |
| --- | --- |
| Code | Description |
| CRDC0001 | Post |
| CRDC0002 | Branch |

CARD\_DELIVERY\_STATUS

Delivery status of card. Value from dictionary CRDS.

|  |  |
| --- | --- |
| Code | Description |
| CRDSPERS | In personalization bureau |
| CRDSSNBR | Sent to branch |
| CRDSSNCH | Sent to cardholder |
| CRDSDLBN | Delivered to branch |
| CRDSDLCH | Delivered to cardholder |
| CRDSRTRN | Returned to branch by cardholder |
| CRDSMISS | Missing |

START\_DATE

Date of card activating.

EXPIRATION\_DATE

Validity of the card. It is sent on reissuing application creation. It is used to find the card.

CARD\_ISS\_DATE

Date of card issuing.

PVV

PVV. It is transmitted only in the case of data migration.

PVK\_INDEX

PVK index to generate PVV. It is transmitted only in the case of data migration.

PIN\_BLOCK\_FORMAT

PIN block format that was used on it generation.

|  |  |
| --- | --- |
| Code | Description |
| PNBFANSI | ANSI |
| PNBFDOCL | Docutel |
| PNBFISO1 | ISO 9564-1 format 1 |

START\_DATE\_RULE

Rule of start date calculation on reissuing.

|  |  |
| --- | --- |
| Code | Description |
| SDRLSYSD | Reissue date |
| SDRLOSDT | Previous start date |
| SDRLOEMN | Beginning of the month of the previous expiry date |
| SDRLOEDT | Previous expiry date |

EXPIRATION\_DATE\_RULE

Rule of period of validity calculation on reissuing

| Code | Description |
| --- | --- |
| EDRLSTDT | Calculate from the start date |
| EDRLOEXP | |  |  | | --- | --- | |  | Previous expiry date | |
| EDRLOEDT | |  |  | | --- | --- | |  | Calculate from the previous expiry date | |  |  | |

PIN\_REQUEST

Generate PIN-code request.

|  |  |
| --- | --- |
| Code | Description |
| PNRQINHR | Inherit |
| PNRQGENR | Generate |
| PNRQDONT | |  |  | | --- | --- | |  | Do not generate | |

PERSO\_PRIORITY

Personalization priority.

|  |  |
| --- | --- |
| Code | Description |
| PRSP0500 | Normal |
| PRSP0100 | Urgent |

EMBOSSING\_REQUEST

Plastic embossing request.

|  |  |
| --- | --- |
| Code | Description |
| EMRQCHIP | Chip |
| EMRQEMBS | Emboss |
| EMRQDONT | |  |  | | --- | --- | |  | Do not emboss | |

PIN\_MAILER\_REQUEST

PIN envelope printing request.

REISSUE\_CARD\_NUMBER

Card number. It is sent on reissuing application creation if the "Reissue with a new number" command was selected.

REISSUE\_CARD\_ID

Internal card identifier. In this field may be card\_id (card identifier) or card\_uid (unique card identifier, that generated by a naming format).

REISSUE\_EXPIRATION\_DATE

New expire date for a reissuing card.

REISSUE\_REASON

This tag defines card reissuing reason. It is used on the reissuing application creation, as well as tag <REISSUE\_COMMAND>. However this tag cannot be used together with <REISSUE\_COMMAND>. In this case an error will arise. Defining a reason by this tag will describe reissue command (see above tag <REISSUE\_COMMAND>) and some of available reissuing flags: a) request for generating PIN-code; b) request for printing envelope with PIN-code; c) request for embossing card.

|  |  |
| --- | --- |
| Code | Description |
| PMRQPRNT | Print |
| PMRQDONT | Do not print |

REISSUE\_COMMAND

Card reissuing command that is used on the reissuing application creation.

| Code | Description |
| --- | --- |
| RCMDNOTR | Reissue not required |
| RCMDOLDN | Reissue with the previous number |
| RCMDNEWN | Reissue with a new number |
| RCMDRENW | Update |

CLONE\_OPTIONAL\_SERVICES

Indication that the optional services should be cloned. 1 – Yes, 0 – No. This parameter is optional, the optional services will clone by default.

SEQUENTIAL\_NUMBER

Serial number of plastic. It is used to find the card.

CARD\_STATE

State of a card.

| Code | Description |
| --- | --- |
| CSTE0100 | Personalization required |
| CSTE0200 | Issued |
| CSTE0300 | Closed |

CARD\_STATUS

Card status. It is sent on changing card status if the "Create or edit" command was selected and the "Card reissuing command" field was not specified.

| Code | Description |
| --- | --- |
| CSTS0000 | Valid card |
| CSTS0001 | Call issuer |
| CSTS0002 | Warm card |
| CSTS0003 | Do not honor |
| CSTS0004 | Honor with ID |
| CSTS0005 | Not permitted |
| CSTS0006 | Lost card, capture |
| CSTS0007 | Stolen card, capture |
| CSTS0008 | Call security, capture |
| CSTS0009 | Invalid card, capture |
| CSTS0010 | Pick up card, special condition |
| CSTS0011 | Call acquirer security |
| CSTS0012 | Card is not activated |
| CSTS0013 | PIN attempts exceeded |
| CSTS0014 | Forced PIN change |
| CSTS0015 | Credit debts |
| CSTS0016 | Virtual inactive |
| CSTS0017 | PIN activation |
| CSTS0018 | Personification waiting |
| CSTS0019 | Fraud prevention |
| CSTS0020 | Temporary blocked by client |
| CSTS0021 | Permanent blocked by client |
| CSTS0022 | Expiry of the card |
| CSTS0023 | Temporary blocked by bank |
| CSTS0024 | Temporary blocked by bank on client request |
| CSTS0025 | Permanent blocked by bank |

CARDHOLDER

CARDHOLDER\_NUMBER

External cardholder identifier. It is used for simultaneous tracking of cardholders by more than one system. This identifier must be unique. If it is not obtained from outside then it will be generated automatically by the system in accordance with predefined rules.

CARDHOLDER\_NAME

Cardholder name as it will be embossed.

CARDHOLDER PHOTO FILE NAME

Name of file with cardholder photography.

CARDHOLDER SIGN FILE NAME

Name of file with cardholder signature sample.

SEC\_WORD

The code word for the cardholder identification on call-center call.

SECRET\_QUESTION

Secret question to identify the cardholder. Possible value store in dictionary SEQU.

SECRET\_ANSWER

#### Secret answer to the question.

CARD\_INSTANCE

It’s complex tag that is used to describe inactive card instance (for history).

SEQUENTIAL\_NUMBER

Serial number of plastic. It is used to find the card.

CARD\_STATE

State of card instance.

|  |  |
| --- | --- |
| Code | Description |
| CSTE0100 | Personalization required |
| CSTE0200 | Issued |
| CSTE0300 | Closed |

CARD\_STATUS

Status of card instance.

| Code | Description |
| --- | --- |
| CSTS0000 | Valid card |
| CSTS0001 | Call issuer |
| CSTS0002 | Warm card |
| CSTS0003 | Do not honor |
| CSTS0004 | Honor with ID |
| CSTS0005 | Not permitted |
| CSTS0006 | Lost card, capture |
| CSTS0007 | Stolen card, capture |
| CSTS0008 | Call security, capture |
| CSTS0009 | Invalid card, capture |
| CSTS0010 | Pick up card, special condition |
| CSTS0011 | Call acquirer security |
| CSTS0012 | Card is not activated |
| CSTS0013 | PIN attempts exceeded |
| CSTS0014 | Forced PIN change |
| CSTS0015 | Credit debts |
| CSTS0016 | Virtual inactive |
| CSTS0017 | PIN activation |
| CSTS0018 | Personification waiting |
| CSTS0019 | Fraud prevention |
| CSTS0020 | Temporary blocked by client |
| CSTS0021 | Permanent blocked by client |
| CSTS0022 | Expiry of the card |

CARD\_ISS\_DATE

Date of card instance issuing.

CARD\_START\_DATE

Date of card instance activating.

EXPIRATION\_DATE

Expiration date of card instance.

CARDHOLDER\_NAME

Cardholder name as it will be embossed.

COMPANY\_EMBOSSED\_NAME

Company name as it will be embossed.

PRECEDING\_CARD

It’s complex tag that describes the preceding card. This tag is used in application for issuing a new card which actually is reissued. To identify a preceding card are necessary tag <SEQUENTIAL\_NUMBER> and the only one tag from these ones: <CARD\_ID>, <CARD\_NUMBER> and <EXPIRATION\_DATE>.

SEQUENTIAL\_NUMBER

Serial number of a plastic (card’s instance) is related to a preceding card.

CARD\_ID

It defines a card identifier of a preceding card. It is an alternative for using tag <CARD\_NUMBER> or <EXPIRATION\_DATE>.

CARD\_NUMBER

This tag defines a card number of a preceding card. It is an alternative for using tag <CARD\_ID> or <EXPIRATION\_DATE>.

EXPIRATION\_DATE

It defines expiration date of a preceding card’s instance. This tag is an alternative for using tag <CARD\_ID> or <CARD\_NUMBER>.

DOCUMENT

DOCUMENT\_TYPE

Dictionary value is used to define type of document:

|  |  |
| --- | --- |
| Code | Description |
| DCMT0001 | Scanned image |
| DCMT0002 | Report |

DOCUMENT\_OBJECT

Reference to the object (complex tag) in application which document is linked with. Attribute REF\_ID should contain the value of reference.

DOCUMENT\_NUMBER

String contains document number.

DOCUMENT\_DATE

Date of document’s creation.

DOCUMENT\_NAME

It contains a document name. Should contain attribute LANGUAGE to display language the document in which the name is.

CUSTOMER\_EDS

Customer’s electronic digital signature.

USER\_EDS

User’s electronic digital signature.

USER\_NAME

It contains user name in system.

DOCUMENT\_CONTENTS

Document contents, encoded by BASE64 algorithm.

FACILITATOR

ACCOUNT\_NUMBER

Facilitator account number.

DESCRIPTION

Facilitator additional decription.

ERROR

ERROR\_CODE

Symbolic error code.

ERROR\_DESC

Human-readable description of error.

ERROR\_ELEMENT

XML tag being processed when error was raised.

ERROR\_DETAILS

Additional parameters and values for error clarification. Each type of error may use different set of parameters.

|  |  |
| --- | --- |
| Code | Description |
| ACCOUNT\_ALREADY\_CLOSED | Unable to perform operation. Account has status Closed. |
| ACCOUNT\_ALREADY\_EXIST | Account [#1] already exists. |
| ACCOUNT\_NOT\_FOUND | Account [#1] does not exist in institution [#2] for customer [#3]. |
| ACCOUNT\_NUMBER\_NOT\_UNIQUE | Account [#1] is not unique in institution [#2] |
| ACCOUNT\_TYPE\_NOT\_DEFINED | Account type is not defined. |
| ACCOUNT\_TYPE\_WITHOUT\_BALANCES | Unable to create account because it's account type has no balances. |
| ADDRESS\_ALREADY\_EXIST | Address [#1] already exists. |
| ADDRESS\_NOT\_FOUND | Address [#1] not found. |
| APPLICATION\_FLOW\_NOT\_FOUND | Application flow not found. |
| ATTRIBUTE\_NOT\_FOUND | Attribute [#1] not found |
| ATTRIBUTE\_VALUE\_NOT\_DEFINED | Attribute value [#1] not defined. Product ID [#2], object ID [#3], entity type [#4], effective date [#5] |
| CANNOT\_CHANGE\_CUSTOMER\_TYPE | Unable to change customer type. |
| CANNOT\_CHANGE\_INST | Unable to modify cardholder because institution cannot be changed. |
| CANNOT\_CHANGE\_PERSON | Unable to change person link of cardholder. |
| CANNOT\_FIND\_NOTIFICATION\_EVENT | Notification event [#1] not found in notification scheme. |
| CANNOT\_MODIFY\_CLOSED\_CUSTOMER | Customer is not active. |
| CANNOT\_UPDATE\_CONTRACT | Unable to change contract fields. This is not permitted. |
| CARD\_ALREADY\_EXISTS | Card [#1] already exists. |
| CARD\_IN\_BLACK\_LIST | Card [#1] in black list. |
| CARD\_INSTANCE\_NOT\_FOUND | Card with number [#1] and sequence number [#2] not found. |
| CARD\_NOT\_FOUND | Unable to find card. Probably it does not exist. |
| CARD\_NUMBER\_NOT\_UNIQUE | Card number [#1] violates uniqueness constraint for institution [#2] and customer [#3] |
| CARD\_NUMBER\_TOO\_LONG | Unable to create card number larger than maximal card number length. |
| CARDHOLDER\_ALREADY\_EXISTS | Cardholder [#1] already exists |
| CARDHOLDER\_NOT\_FOUND | Cardholder with number [#1] not found by card [#2] |
| CARDHOLDER\_NUMBER\_NOT\_UNIQUE | Cardholder number [#1] is not unique in the institution [#2] |
| CODE\_NOT\_EXISTS\_IN\_DICT | Dictionary code [#1] does not exist in dictionary [#2]. |
| COMPANY\_ALREADY\_EXIST | Company with number [#1] already exists |
| COMPANY\_NOT\_FOUND | Company with number [#1] not found |
| CONTACT\_ALREADY\_EXIST | Contact [#1] already exists for [#2] [#3]. |
| CONTACT\_DATA\_NOT\_UNIQUE | Contact data is not unique |
| CONTACT\_NOT\_FOUND | Contact [#1] not found for [#2] [#3]. |
| CONTRACT\_ALREADY\_EXIST | Contract [#1] already exist |
| CONTRACT\_ALREADY\_EXISTS | Contract with same number already exists in this institution. |
| CONTRACT\_DOES\_NOT\_BELONG\_TO\_CUSTOMER | Contract with number [#1] doesn't belong to customer [#2] |
| CONTRACT\_NOT\_FOUND | Contract [#1] not found |
| CURRENCY\_NOT\_DEFINED | Currency must be defined for fee. |
| CUSTOMER\_ALREADY\_EXISTS | Institution [#2] already has customer with number [#1] |
| CUSTOMER\_NOT\_FOUND | Customer with number [#1] not found in institution [#2] |
| CYCLE\_NOT\_DEFINED | Cycle [#1] not defined. Product ID [#2], object ID [#3], entity type [#4], effective date [#5] |
| DEFAULT\_ATM\_ACCOUNT\_EXISTS | Default account for ATM already exists. Default account Id [#1], Card id [#2]. |
| DEFAULT\_POS\_ACCOUNT\_EXISTS | Default account for POS already exists. Default account Id [#1], Card id [#2]. |
| DEPARTMENT\_ALREADY\_EXIST | Department [#1] already exists. |
| DEPARTMENT\_NOT\_FOUND | Department [#1] not found. |
| DOCUMENT\_NUMBER\_DUPLICATED | Document number is duplicated. |
| DUPLICATE\_ADDRESS | More than one record in the same language [#2] is not allowed for address name. |
| DUPLICATE\_ADDRESS\_TYPE | Address of type [#3] for object [#2] and entity type [#1] already exists. |
| DUPLICATE\_COMPANY\_NAME | Company with name [#1] already exists |
| DUPLICATE\_PERSON\_NAME | More than one person name is specified in [#2] language. |
| ENTITY\_IS\_ALREADY\_ASSOCIATED\_WITH\_CUSTOMER | Entity object [#1][#2] is already associated with the customer [#3] |
| ENTITY\_NAME\_DONT\_FIT\_FORMAT | Entity name provided [#3] dont fit format [#4] defined for entity [#2] in institution [#1] |
| ENTITY\_NAME\_FORMAT\_NOT\_DEFINED | Number format not defined for entity type [#2] with account type [#3] and institution [#1] |
| ENTITY\_TYPE\_INCONSISTENT\_ACCOUNT\_TYPE | Entity type [#1] inconsistent with account type[#2]. |
| EXPIRATION\_DATE\_LT\_START\_DATE | Card expiration date is less than start date. |
| EXTERNAL\_APPL\_NUMBER\_IS\_NOT\_UNIQUE | Unable to create application because external application number with institution already exists |
| FEE\_NOT\_DEFINED | Fee [#1] not defined. Product ID [#2], object ID [#3], entity type [#4], effective date [#5] |
| FEE\_TIER\_THRESHOLD\_EXISTS | Threshold with these values already exists. Fee type [#1]. |
| FEE\_TIER\_THRESHOLD\_IS\_NULL | Threshold value in additional tier can not be zero. Fee type [#1]. |
| HOST\_MEMBER\_NOT\_FOUND | Host member not found. |
| IDENTITY\_CARD\_ALREADY\_EXIST | Identity card [#1] already exist |
| IDENTITY\_CARD\_NOT\_FOUND | Identity card [#1] not found |
| IDENTITY\_NOT\_CORRESPOND\_TO\_ENTT\_TYPE | Identity card with id [#1] not correspond with entity type [#2]. |
| ILLEGAL\_STATUS\_COMBINATION | Status changing for [#1] from [#2] to [#3] is not allowed |
| INCONSISTENT\_ACCOUNT\_TYPE\_FOR\_INST | Account type [#1] is not allowed for institution [#2]. |
| INCONSISTENT\_DATA\_IN\_BLOCK\_CARD | Inconsistent data in block <CARD>. Subblocks <CARD\_INSTANCE> (total blocks were parsed: [#2]) cannot be used when passed through the element <CARD\_COUNT> value [#1] is greater than 1. |
| INCONSISTENT\_DATA\_IN\_BLOCK\_PRECEDING\_CARD | Inconsistent data in block <CARD\_PRECEDING>. Card instance can't be located by the submitted elements of the block: card's id [#1], card's number [#2], sequential number [#3] and expiration date [#4]. |
| INCONSISTENT\_DATE | Inconsistent date. Start date must be before end date. |
| INCONSISTENT\_PIN\_MAILER\_REQUEST | Unable to process card instance because pin mailer request is inconsistent. |
| INCONSISTENT\_PIN\_REQUEST | Unable to process card instance because pin request is inconsistent. |
| INCONSISTENT\_PIN\_REQUEST\_FOR\_NEW\_CARD | Unable to create new card because pin request is inconsistent. |
| INCORRECT\_PAYMENT\_ORDER\_PARAM\_VALUE | Payment order parameter [#1] contain incorrect value. |
| INITIAL\_SERVICE\_NOT\_FOUND | Unable to create #1. No initializing service. |
| INVALID\_ACCOUNT\_NUMBER\_FORMAT | Account number generated by number format [#1] is invalid: [#2]. Account number length [#3], max account number length [#4] |
| LIMIT\_NOT\_DEFINED | Limit with type [#1] not defined in product [#2] or object [#3] of type [#4] on effective date [#5] |
| MANDATORY\_ENTITY\_IS\_NOT\_DEFINED\_FOR\_CUSTOMER | Block <#1> should be defined in application's structure for customer type [#2] and command [#3] |
| MANDATORY\_SERVICE\_NOT\_INCLUDED | The service [#1] for product [#2] is not included to the application or is included with value less than [#3]. |
| MAX\_NUMBER\_ACCOUNT | Exceeded the limit on the maximum number of accounts in currency [#2] for customer [#1] |
| NO\_APPLICABLE\_CONDITION | Not found any condition that fit parameters [#1] |
| NO\_VALUE\_FOR\_CONDITION | Condition [#1] has no value |
| NOT\_ENOUGH\_SERVICES | Unable to remove service object. The count of this service cannot be smaller than mininal count defined for product. |
| PAN\_TO\_TOKEN\_IS\_FAILED | Encryption of card number (PAN) [#1] using tokenizator SVTOKEN is failed with response code [#2] |
| PARAMETER\_NOT\_FOUND | Parameter not found |
| PAYMENT\_PURPOSE\_NOT\_EXISTS | Payment purpose [#1] does not exists. |
| PERSON\_ALREADY\_EXIST | Person [#1] already exists. |
| PERSON\_LINK\_WITH\_MANY\_CARDHOLDERS | Can not determine cardholder because several registered cardholders associated with a person with identifier [#1]. |
| PERSON\_LINKED\_TO\_MULTIPLE\_CARDHOLDERS | Unable to process cardholder because one person is linked to multiple cardholders in same institution. |
| PERSON\_NOT\_FOUND | Person [#1] not found. |
| PRD\_NO\_ACTIVE\_SERVICE | Unable to find active service for object. |
| PRODUCT\_NOT\_FOUND | Product not found by number [#1] |
| PROVIDER\_NOT\_FOUND | Provider not found. |
| REFERENCE\_TO\_UNDEFINED\_PARAMETER | Reference to undefined parameter [#1] |
| SEC\_QUESTION\_NOT\_DEFINED | Security question must be defined. |
| SERVICE\_ACTIVATION\_START\_DATE\_INVALID | Unable to set service object because start date is invalid or greater than end date. |
| SERVICE\_IS\_ALREADY\_USED | Service [#1] cannot be deleted because it has dependent records |
| SERVICE\_IS\_NOT\_ACTIVE | Service [#1] should be activated before it can be added to the object. |
| SERVICE\_NOT\_FOUND | Service [#1] not found. |
| SERVICE\_NOT\_FOUND\_ON\_PRODUCT | Service [#1] not found on product [#2]. |
| SERVICE\_NUMBER\_DOESNT\_CORRELATE\_WITH\_SERVICE\_ID | Service number [#1] in institution [#2] doesn't correlate with service's identifier [#3] |
| SERVICE\_PARAM\_NOT\_EQUAL | Service [#2] of entity object [#1] from application doesn't correspond to service [#3] of product |
| SERVICES\_OF\_SAME\_TYPE\_INTERSECTED | Unable to add service object. The services of same type has intersected intervals. |
| TOKEN\_TO\_PAN\_IS\_FAILED | Decryption of card number (PAN) [#1] using tokenizator SVTOKEN is failed with response code [#2] |
| TOKENIZATION\_LIBRARY\_IS\_NOT\_FOUND | External library for tokenization [#1] is not found. Please check library path. |
| TOKENIZATOR\_ADDRESS\_IS\_NOT\_DEFINED | Tokenization is enabled but network address of tokenizator is not properly defined: host [#1], port [#2] |
| TOO\_MANY\_INITIAL\_SERVICES | Unable to add service object. The count of initial services exceeds maximal count defined for this product. |
| TOO\_MANY\_MODIFIERS\_FOUND | Unable to determine modifier because too many modifiers found |
| TOO\_MANY\_PERSONS\_FOUND | Found too many persons with such name and birthday. |
| TRANSFER\_DEPARTMENT | Department to transfer customers from department [#1] not found. |
| UNABLE\_CLOSE\_NONEMPTY\_BALANCE | Unable to close balance. Balance has funds. |
| UNABLE\_GENERATE\_ACCOUNT\_NUMBER | Unable to generate account number for account type [#3] in institution [#2] - exceeded the maximum number of attempts [#1]. |
| UNABLE\_GENERATE\_BALANCE\_NUMBER | Unable to generate balance [#4] number for account type [#3] in institution [#2] - exceeded the maximum number of attempts [#1]. |
| UNABLE\_GENERATE\_CARD\_NUMBER | Unable to generate card number in [#1] times. Check bin [#2] and index [#3] settings |
| UNABLE\_TO\_CHANGE\_DOCUMENT | Changing document is not permitted. |
| UNABLE\_TO\_CONNECT\_TO\_TOKENIZATOR | Unable to connect to tokenizator using provided network address [#1:#2]. Response code [#3]. |
| UNABLE\_TO\_CREATE\_FEE\_TIER | Unable to create fee tier. Either percentage or fixed value should be specified. |
| UNABLE\_TO\_CREATE\_MODIFIER | Unable to create modifier. Either modifier name and condition should be specified. |
| UNDEFINED\_BIN\_FOR\_PRODUCT | BIN [#1] not defined in product [#2]. |
| UNDEFINED\_CARD\_TYPE\_FOR\_PRODUCT | Card type [#2] with sequence [#3] not defined in product [#1]: [#4] |
| UNHANDLED\_EXCEPTION | Unable to continue work because unhandled exception has occurred. |
| UNKNOWN\_APPLICATION\_TYPE | Unknown application type [#1]. |
| UNKNOWN\_CONTACT\_DATA | Contact data [#1] not found |
| UNKNOWN\_CUSTOMER\_TYPE | Unable to process customer because it's type is unknown. |
| UNKNOWN\_EXPIRY\_DATE\_RULE | Expiry date rule is unknown. |
| UNKNOWN\_REISSUE\_COMMAND | Unable to reissue card because reissue command is unknown. |
| UNKNOWN\_START\_DATE\_RULE | Start date rule is unknown. |
| WRONG\_CONTRACT\_TYPE | Contract type in contract must be the same as contract type in product |