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Description automatically generated

**Mercury API Specification**

**Processor – Credit Transfer Request Inbound from Client**

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# Document Purpose

The purpose of this document is to provide a detailed specification of the **Credit Transfer Request** call to be received by the **Mercury Processor API** from the **Client (Mercury Client)** as part of the **Mercury Credit Transfer** Process.

This document will focus on the **Inbound Message** from the **Mercury Client** to the **Mercury Processor API** and will indicate the processing to be completed before constructing the **Credit Transfer Request** message to be sent to the **Host (Enterprise or External)**.

**NOTE:** Some of the values contained in the Outgoing Message Structure will be retrieved from the Configuration Settings that are specific to the Mercury Processor API for the specified Entity.

# Process Flow

A screenshot of a diagram

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The **Mercury Credit Transfer** process flow indicated above is initiated on the **Mercury Client** and the request will be processed from the **Mercury Client** to the **Mercury Processor API.** After decryption and validation of the message by the **Mercury Processor API**, a Transaction Ledger Entry will be created (Hold) for the Transaction (Linked to the Client Transaction and Internal Mercury Reference) and then the **Credit Transfer Request (Out to Host)** message will be constructed and sent to the **Host (Enterprise or External).**

The response to the **Mercury Client** will be based on the decryption and validation results and sent to the **Mercury Client** before proceeding with the Transaction Ledger Entry, Out to Host Message construction and sending of the message to the **Host (Enterprise or External).**

If the request to the **Host (Enterprise or External)** was successful (indicated by a **200 HTTP Response**), the request will be processed by the **Host (Enterprise or External).**

The **Host (Enterprise or External)** will send the response **(Payment Status Report)**, as a separate message (Not as a response to the original Credit Transfer Request) based on the result of the processing of the Transaction. The **Payment Status Report (In from Host)** will be processed from the **Host (Enterprise or External**) to the **Mercury Host API.** After decryption and validation of the message by the **Mercury Host API**, the associated Transaction Ledger Entry will be Updated as **Settled** (Based on the Internal Mercury Reference) and then the **Payment Status Report** (Out to Client) message will be constructed and sent to the **Mercury Client**.

The response to the **Host (Enterprise or External)** will be based on the decryption and validation results and sent to the **Host (Enterprise or External)** before proceeding with the Transaction Ledger Entry Update, Out to Client Message construction and sending of the message to the **Mercury Client**.

Should the **Mercury Credit Transfer Request** to the **Host (Enterprise or External)** fail, the **Mercury Processor API** will, update the Transaction Ledger (set the Transaction as **Failed**) and then generated a **Payment Status Report (Out to Client)** indicating the reason and details for the failed transaction, to the **Mercury Client**.

# Mercury Credit Transfer Request Message From Client

## Overview

This Mercury Credit Transfer Request API is invoked during the processing of the Mercury Credit Transfer Request received from the Mercury Client.

## Process Flow

A screenshot of a computer program

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When receiving the **Mercury Credit Transfer Request** message from the **Mercury Client** for processing, the **Mercury Processor API** need to validate and respond to the **Mercury Client**, before creating the **Transaction Ledger Entry** and then initiating a separate **Mercury Credit Transfer Request** from the **Mercury Processor API** to the relevant **Host (Enterprise or External).**

As part of the basic API Processing the following steps need to be followed:

|  |  |
| --- | --- |
| **STEP** | **DESCRIPTION** |
| 1. | Store and Log the Message Request Details in the Message Request Detail table for auditing purposes.  **Table Name:** mrd\_Message\_Request\_Detail |
| 2. | Initialize the **Credit Transfer Request (In From Client)** Message Class with the details received in the API Call from the **Mercury Client.**  **Message Class:** procIFCCreditTransferRequest |
| 3. | Validate the **Secure Token** contained in the Message against the content of the **Credit Transfer Request Message** received from the **Mercury Client**.  **Error Response Code: ECL8070006** |
| 4. | Complete the following basic validations on the Message Class   * **Field Types**   Validate if the values received in the message are of the correct type as specified by the Message Class Structure.  Error Response Code: **ECL8070001**   * **Field Lengths**   Validate if the values received conform to the field lengths specified by the Message Class Structure.  Error Response Code: **ECL8070002**   * **Required Fields**   Validate if all the required fields have been received as specified by the Message Class Structure.  Error Response Code: **ECL8070004**   * **Lookup Values**   Validate that the values received in the message for the following fields exist in the Lookup Tables associated with them:   * Transaction Local Instrument Code * Settlement Amount Currency * Transaction Amount Currency * Country Code * Account Proxy Type   Error Response Code: **ECL8070003**   * **Duplicates**   Validate that the message received is not a duplicate. Base validation on the following fields:   * Source Transaction Identifier * Message Request Type * Subscriber ID * HTTP Response Code (200 cannot already exist)   Error Response Code: **ECL8070021** |
| 5. | Complete the following custom validations on the Message Class   * **Creation Date Time**   Ensure that the Creation Date Time value received conforms to the structure specified in the Message Class Structure.  Error Response Code: **ECL8070003**   * **Source Transaction Identifier**   Validate if the Transaction Identifier value is unique for the specific Payer Participant.  Error Response Code: **ECL8070021**   * **UETR Structure**   Validate if the UETR value conforms to the specification and structure of a UETR value.  Error Response Code: **ECL8070003**   * **Local Instrument Code**   Validate if the Local Instrument Code value conforms to the default value specified (PBPX or PBAC).  Error Response Code: **ECL8070003**   * **Amount Structure**   Validate if the Settlement Amount Structure and Instructed Amount (if populated) value conforms to the structure of an Amount value.  Error Response Code: **ECL8070003**   * **Account Proxy Structure**   If the Account Proxy Type is specified as MBNO, verify that the Account Proxy conforms to the structure specified the Message Class Structure.  Error Response Code: **ECL8070003**   * **Email Address (if populated)**   Validate if the Email Address populated conforms to a valid Email Address Structure.  Error Response Code: **ECL8070003**   * **Payee Account Bank Identifier**   Validate if the Party Account Bank Identifier (BICFI) exists and is a valid Bank Identifier (for Payee Account Details when populated for Pay-by-Account)  Error Response Code: **ECL8070003**   * **Payee Account Details (CDV)**   Complete a CDV Validation on the Payee Account Details (for Payee Account Details when populated for Pay-by-Account)  Error Response Code: **ECL8070023**   * **Subscriber ID**   Validate if the Subscriber ID exist on the Client API Configuration Table.  Table Name: cac\_Client\_API\_Configuration  Error Response Code: **ECL8070022** |
| 6. | If any of the validations have **failed**, respond to the **Mercury Client** with the appropriate Error Response Code and description of the error detected.  Use the [**Message Request Response**](#Response) structure.  The details of the response to the **Mercury Client** should also be logged against the Entry that was added to the Message Request Detail table. |
| 7. | If any of the validations have passed, respond to the **Mercury Client** with the appropriate Error Response Code (Success).  Use the [**Message Request Response**](#Response) structure.  The details of the response to the **Mercury Client** should also be logged against the Entry that was added to the Message Request Detail table. |
| 8. | After responding to the Mercury Client, Add the details of the validated Credit Transfer Request to the Transaction Ledger Detail table **(tld\_Transaction\_Ledger\_Detail)** indicating a Status Code of **Awaiting Settlement.** |
| 9. | The following values need to be created to be used in the construction of the Credit Transfer Request message to the relevant host:   * **Message Identification**   This value needs to be created as a unique Message Identification value based on the BICFI linked to the Subscriber ID received in the message from the client.   * **Transaction Identifier**   This will be a unique Transaction Identifier for the transaction in the Mercury System and will be used in the Message that is sent to the Host. This is **NOT** the Transaction Identifier received from the Mercury Client but will be used to link the Mercury Transaction created to the relevant Host System to the Transaction received from the Mercury Client.   * **Source Participant Details**   This will be based on the BICFI Code that is linked to the Subscriber ID   * **Destination Participant Details**   This will always be the Bankserv BICFI Code (**BKSVZAJ0**)   * **Transaction Currency**   This will be retrieved from the Configuration for the Subscriber ID indicating the Transaction Currency for the Subscriber (Default to **ZAR**)  The rest of the values needed for the Construction of the Credit Transfer Request to the **Host (Enterprise, External or Payments Hub)** can be retrieved from the Credit Transfer Request received from the Mercury Client. |
| 10. | After the creating the Transaction Ledger Detail record, continue with the construction of the **Credit Transfer Request (Out to Host)** Message Class.  Message Class: **procOTHCreditTransferRequest**  **NOTE:**  The details of this Message Structure are contained in the **Mercury – OTH - Credit Transfer Request** specification document. |
| 11. | Process the constructed **Credit Transfer Request (Out to Host)** Message to the **Host (Enterprise, External or Payments Hub).**  **NOTE:** The details of the **Credit Transfer Request (Out to Host)** should be logged in the Message Request Detail Table. |

## Message Requirements

|  |  |
| --- | --- |
| **DEVELOPMENT** | |
| **ENDPOINT** | [https://payments-test.azurefd.net/api/beapiGlobalMercuryClientProcessor](https://payments-test.azurefd.net/api/beapirapidpaymentparticipant) |
| **HEADERS** | x-beapiglobalmercuryclientprocessor-api-version  **1.0.0-dev**  Ocp-Apim-Subscription-Key  **TBC**  environment  **LIVE**  subscriberID  **TBC** |

|  |  |
| --- | --- |
| **STAGING** | |
| **ENDPOINT** | [https://payments-test.azurefd.net/api/beapiGlobalMercuryClientProcessor](https://payments-test.azurefd.net/api/beapirapidpaymentparticipant) |
| **HEADERS** | x-beapiglobalmercuryclientprocessor-api-version  **1.0.0-staging**  Ocp-Apim-Subscription-Key  **TBC**  environment  **LIVE**  subscriberID  **TBC** |

|  |  |
| --- | --- |
| **PRODUCTION** | |
| **ENDPOINT** | https://dt-apim-zan-prod-paymenthub.directtransact.co.za/api/beapiGlobalMercuryClientProcessor |
| **HEADERS** | x-beapiglobalmercuryclientprocessor-api-version  **1.0.0**  Ocp-Apim-Subscription-Key  **TBC**  environment  **LIVE**  subscriberID  **TBC** |

## Request

|  |  |
| --- | --- |
| **REQUEST DETAIL** | |
| **ENDPOINT** | {Processor Endpoint}/procIFCCreditTransferRequest |
| **METHOD** | POST |

|  |  |
| --- | --- |
| **REQUEST BODY** | |
| **CLASS NAME** | clsIFCCreditTransferRequest |
| **FIELD** | **DESCRIPTION** |
| secureToken | **Required**  Unique encrypted value constructed from the field values contained in the message.  **Format:**  String |
| subscriberID | **Required**  Unique Subscriber ID that is issued by the Payment Hub to uniquely identify the source from where the call is received.  **Format:**  String  **Example:**  910 |
| primaryHostReference | **Required**  Primary Reference Value to the Host (Enterprise or External) or to the Payment Hub to assist in identifying the Account on the Host (when sent to a Host). This value will be returned in messages from the Host or Payment Hub to assist in identification of the original transaction and routing details back to the Mercury Client.  **Usage:**  To **Internal Host (Enterprise)** – Populate with the Profile Id linked to the Account from where the Credit Transfer will be made from.  To **External Host** – Populate with Profile Identification on the External Host system to which the Account where the Credit Transfer will be made from, is linked to.  To **Payment Hub** – Populate with the Profile Identifier linked to the Account from where the Credit Transfer will be made from to enable Balance Enquiry API Call to a specific Host System.  **Format:**  String  **Example**:  2023083100001 |
| secondaryHostReference | **Required**  Secondary Reference Value to the Host (Enterprise or External) or to the Payment Hub to assist in identifying the Account on the Host (when sent to a Host). This value will be returned in messages from the Host or Payment Hub to assist in identification of the original transaction and routing details back to the Mercury Client.  **Usage:**  To **Internal Host (Enterprise)** – Populate with the Account Number from where the Credit Transfer will be made from.  To **External Host** – Populate with Account Number on the External Host system from where the Credit Transfer will be made from.  To **Payment Hub** – Populate with the Account Number from where the Credit Transfer will be made from to enable Balance Enquiry API Call to a specific Host System.  **Format:**  String  **Example:**  78602467923 |
| creationDateTime | **Required**  Creation Date Time of the request from the Payer Participant API.  **Format:**  String  yyyy-MM-ddThh:mm:ss.SSSSSS  **Example**:  2021-11-17T11:27:53.015708 |
| transactionIdentifier | **Required**  Unique Identification value assigned by the Mercury Client, to unambiguously identify the transaction on the Mercury Client System. This identification is used to link the Transaction received from the Mercury Client to the Transaction that is to be processed by the Mercury Client Processor. This value will also be used to ensure the transaction is unique and will be used for duplicate validation.  **Format:**  String  **Example:**  54000000000000001 |
| transactionUETR | **Required**  Universally unique identifier to provide an end-to-end reference of a payment transaction. Unique Identification value assigned by the Mercury Client (initiating the transaction to the Mercury Client API), to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain. Ensure that this value is stored separately to allow for validation if this value is unique. Ensure that this value is stored separately.  **Format:**  String  **Pattern:**  [a-f0-9]{8}-[a-f0-9]{4}-4[a-f0-9]{3}-[89ab][a-f0-9]{3}-[a-f0-9]{12}  **Example:**  f22dd32f-07db-488b-b648-dab6b3ffc4ef |
| transactionType | **Required**  Specifies the Credit Transfer Transaction Type. This indicates the Type of Credit Transfer Request (**Pay by Proxy** or **Pay by Account)** for this Credit Transfer Request.  **Format:**  String; max length 35 characters.  **Restrictions:**  Must be one of the following values:  PBPX (Pay by Proxy)  PBAC (Pay by Account)  **Example:**  PBPX |
| transactionAmount | **Required**  Amount of the Credit Transfer Transaction.  **Format:**  Number (Fraction Digits: 2; Total Digits: 18; Minimum Inclusive: 0 – Value must be greater or equal to 0)  **Example:**  100.00 |
| transactionReference | **Required**  User Defined Reference to be passed in the transaction.  **Format:**  String  **Example:**  Michael Pay Back |
| payerDetails | **Required**  The Details of the Party making the Credit Transfer Request.  A [**Party Detail**](#PartyDetail)structure. |
| payerAccountDetail | **Required**  The Account Details of the Party making the Credit Transfer Request.  A [**Party Account Detail**](#PartyAccountDetail) structure. |
| payeeDetails | **Required**  The Details of the Party to whom the Credit Transfer Request is made to.  A [**Party Detail**](#PartyDetail)structure. |
| payeeAccountDetail | **Required**  The Account Details (Account Detail or Proxy Details) of the Party to whom the Credit Transfer Request is made to.  A [**Party Account Detail**](#PartyAccountDetail)structure. |

## Response

API responses will return HTTP status code in the 2xx range. The response body will contain the response of the API as described in this specification.

|  |  |
| --- | --- |
| **RESPONSE** | |
| **CLASS NAME** | clsMessageRequestResponse |
| **FIELD** | **DESCRIPTION** |
| messageIdentification | **Required**  Unique Message Identification for the Message Request for which this response structure is created.  **Format:**  String: alphabetic, numeric, and underscores (\_), e.g. spaces are not allowed; max length 35 characters.  YYYYMMDD\_XXXX\_TTTTT\_SSS999999999999  **YYYYMMDD** - Date the message is created  **XXXX** – First 4 characters of the senders **BICCode**  **TTTTT** – Service Code  **SSS** – Unique Subscriber ID  **999999999999** – 12-digit sequence number (for the current day – reset after day)  **Example:**  2021117\_SASF\_CRTRF\_90200000001 |
| messageResultDetail | **Required**  A [**Message Result**](#MessageResult)structure. |

## Response Codes

Internal Response Codes available for the Message Request Response are listed below. The Response Codes will have a format of **ECLABBCCCC** and is compiled as follows:

**ECL** Fixed value for the Response Code Prefix

**A** Service Indicator where **8** will indicate the **Processor API** and **9** will indicate the **Host (Enterprise, External or Payments Hub)** as the origin of the response.

**BB** Message Type Indicator (2 digits) where **07** will indicate the **Credit Transfer Request** Message Type.

**CCCC** Unique value per Response indicating a unique Response.

|  |  |  |
| --- | --- | --- |
| **RESPONSE CODES** | | |
| **HTTP STATUS** | **RESPONSE CODE** | **RESPONSE DESCRIPTION** |
| 200 | ECL8070000 | SUCCESS |
| 200 | ECL8070001 | ERROR\_INVALID\_FIELD\_TYPE |
| 200 | ECL8070002 | ERROR\_INVALID\_FIELD\_LENGTH |
| 200 | ECL8070003 | ERROR\_INVALID\_FIELD\_VALUE |
| 200 | ECL8070004 | ERROR\_REQUIRED\_DATA\_MISSING |
| 200 | ECL8070005 | ERROR\_INTERNAL\_SYSTEM\_ERROR |
| 200 | ECL8070006 | ERROR\_CRYPTOGRAPHY |
| 200 | ECL8070021 | ERROR\_DUPLICATE\_TRANSACTION |
| 200 | ECL8070022 | ERROR\_INVALID\_SUBSCRIBER\_ID |
| 200 | ECL8070023 | ERROR\_PAYEE\_ACCOUNT\_DETAILS\_CDV\_FAILED |

## Sample Request

{

    "secureToken": "string",

    "subscriberID": "string",

    "primaryHostReference": "string",

    "secondaryHostReference": "string",

    "creationDateTime": "string",

    "transactionIdentifier": "string",

    "transactionUETR": "string",

    "transactionType": "string",

    "transactionAmount": 0,

    "transactionReference": "string",

    "payerDetails": {

        "partyName": "string",

        "partyIdentification": {

            "partyOrganisationIdentification": "string",

            "partyPrivateIdentification": "string"

        },

        "partyCountryOfResidence": "string",

        "partyAddressDetail": {

            "partyAddrStreetName": "string",

            "partyAddrStreetNumber": "string",

            "partyAddrBuilding": "string",

            "partyAddrFloor": "string",

            "partyAddrSuburb": "string",

            "partyAddrCity": "string",

            "partyAddrProvince": "string",

            "partyAddrCountry": "string",

            "partyAddrPostalCode": "string"

        },

        "partyContactDetail": {

            "partyMobileNumber": "string",

            "partyEmailAddress": "string"

        }

    },

    "payerAccountDetail": {

        "partyAccountIdentification": "string",

        "partyAccountType": "string",

        "partyAccountBank": "string",

        "partyAccountName": "string",

        "partyProxy": "string",

        "partyProxyType": "string"

    },

    "payeeDetails": {

        "partyName": "string",

        "partyIdentification": {

            "partyOrganisationIdentification": "string",

            "partyPrivateIdentification": "string"

        },

        "partyCountryOfResidence": "string",

        "partyAddressDetail": {

            "partyAddrStreetName": "string",

            "partyAddrStreetNumber": "string",

            "partyAddrBuilding": "string",

            "partyAddrFloor": "string",

            "partyAddrSuburb": "string",

            "partyAddrCity": "string",

            "partyAddrProvince": "string",

            "partyAddrCountry": "string",

            "partyAddrPostalCode": "string"

        },

        "partyContactDetail": {

            "partyMobileNumber": "string",

            "partyEmailAddress": "string"

        }

    },

    "payeeAccountDetail": {

        "partyAccountIdentification": "string",

        "partyAccountType": "string",

        "partyAccountBank": "string",

        "partyAccountName": "string",

        "partyProxy": "string",

        "partyProxyType": "string"

    }

}

## Sample Request Message

{

    "secureToken": "07ac3cf0add872d8af56e2ac62213b9add6a4fb61977e1fe109c54dda67c1c48",

    "subscriberID": "910",

    "primaryHostReference": "2023083100001",

    "secondaryHostReference": "78602467923",

    "creationDateTime": "2023-10-03T11:27:53.015708",

    "transactionIdentifier": "1A66C164-0EDA-4170-8D13-FBF9E495B680",

    "transactionUETR": "a1182b47-12ec-3655-8a94-8bb3d95bea55",

    "transactionType": "PBAC",

    "transactionAmount": 100.00,

    "transactionReference": "Micheal Block 230930",

    "payerDetails": {

        "partyName": "King Price Gauteng"

    },

    "payerAccountDetail": {

        "partyAccountIdentification": "78602467923",

        "partyAccountType": "1",

        "partyAccountName": "King Price Gauteng"

    },

    "payeeDetails": {

        "partyName": "Micheal Block",

        "partyIdentification": {

            "partyPrivateIdentification": "7001012293083"

        },

        "partyContactDetail": {

            "partyMobileNumber": "+27-717654321",

            "partyEmailAddress": "michealb@kingprice.co.za"

        }

    },

    "payeeAccountDetail": {

        "partyAccountIdentification": "1268602123",

        "partyAccountType": "2",

        "partyAccountBank": "ABSAZAJJ",

        "partyAccountName": "Micheal Block"

    }

}

## Sample Response

{

    "messageRequestID": "string",

    "messageResultDetail": {

        "resultCode": "string",

        "resultDescription": "string",

        "resultMessage": "string",

        "transactionIdentifier": "string",

        "processingTransactionId": "string"

    }

}

## Sample Response Message Success

{

    "messageRequestID": "20231003\_SASF\_CRTRF\_910000000000001",

    "messageResultDetail": {

        "resultCode": "ECL8070000",

        "resultDescription": "SUCCESS",

        "resultMessage": "",

        "transactionIdentifier": "1A66C164-0EDA-4170-8D13-FBF9E495B680",

        "processingTransactionId": "CAE4F68F-BFB1-4FB2-B2B0-4AA94096142E"

    }

}

## Sample Response Message Error

{

    "messageRequestID": "20231003\_SASF\_CRTRF\_910000000000001",

    "messageResultDetail": {

        "resultCode": "ECL9070015",

        "resultDescription": "ERROR\_REQUIRED\_DATA\_MISSING",

        "resultMessage": "The Message Identifier field is required.",

        "transactionIdentifier": "1A66C164-0EDA-4170-8D13-FBF9E495B680"

    }

}

# Embedded Participant Message Structures

## Party Detail

Note: This structure is used in various Message Request Structures in the Client and Host API’s.

|  |  |
| --- | --- |
| **MESSAGE RESULT** | |
| **CLASS NAME** | clsPartyDetail |
| **FIELD** | **DESCRIPTION** |
| partyName | **Required**  The Name by which the Party is known. This can include the Surname if so received.  **Format:**  String: max length 70 characters.  **Example:**  Micheal |
| partyIdentification | **Optional**  Identification information for the party. If populated, either Organizational or Private Identification must be provided.  A [**Party Identification**](#PartyIdentification) structure. |
| partyCountryOfResidence | **Optional**  Country in which the Party resides (the place of a party’s home). In the case of a company, it is the country from which the affairs of that company are directed.  **Format:**  String  **Example:**  South Africa |
| partyAddressDetail | **Optional**  Information that locates and identifies a specific address, as defined by postal address.  A [**Party Address Detail**](#PartyAddressDetail) structure. |
| partyContactDetail | **Optional**  Set of elements used to indicate how to contact the party.  A [**Party Contact Detail**](#PartyContactDetail)structure. |

## Party Identification

Note: This structure is used in various Message Request Structures in the Client and Host API’s.

|  |  |
| --- | --- |
| **MESSAGE RESULT** | |
| **CLASS NAME** | clsPartyIdentification |
| **FIELD** | **DESCRIPTION** |
| partyOrganisationIdentification | Optional  Unique or unambiguous way to identify an organization.  Format: String; max length 35 characters. |
| partyPrivateIdentification | Optional  Unique or unambiguous identification of a person, for example a passport.  Format: String; max length 35 characters. |

## Party Address Detail

Note: This structure is used in various Message Request Structures in the Client and Host API’s.

|  |  |
| --- | --- |
| **MESSAGE RESULT** | |
| **CLASS NAME** | clsPartyAddressDetail |
| **FIELD** | **DESCRIPTION** |
| partyAddrStreetName | **Optional**  Party Address Street Name  **Format:** String: max length 70 characters.  **Example:**  Ross Road |
| partyAddrStreetNumber | **Optional**  Party Address Street Number  **Format:** String: max length 16 characters.  **Example:**  2 |
| partyAddrBuilding | **Optional**  Party Address Building or Complex Name  **Format:** String: max length 35 characters.  **Example:**  Hill Crest |
| partyAddrFloor | **Optional**  Party Address Floor  **Format:** String: max length 70 characters.  **Example:**  2nd Floor |
| partyAddrSuburb | **Optional**  Party Address Suburb  **Format:** String: max length 35 characters.  **Example:**  Roodeport |
| partyAddrCity | **Optional**  Party Address City  **Format:** String: max length 35 characters.  **Example:**  Johannesburg |
| partyAddrProvince | **Optional**  Party Address Province  **Format:** String: max length 35 characters.  **Example:**  Gauteng |
| partyAddrCountry | **Optional**  Party Address Country  **Format:** String: [A-Z]{2,2}  **Example:**  ZA |
| partyAddrPostalCode | **Optional**  Party Address Country  **Format:** String: max length 16 characters.  **Example:**  2120 |

## Party Contact Detail

Note: This structure is used in various Message Request Structures in the Client and Host API’s.

|  |  |
| --- | --- |
| **MESSAGE RESULT** | |
| **CLASS NAME** | clsPartyContactDetail |
| **FIELD** | **DESCRIPTION** |
| partyMobileNumber | **Optional**  Party Mobile Number  **Format:** String; \+[0-9]{1,3}-[0-9()+\-]{1,30}  **Example:**  +27-717654321 |
| partyEmailAddress | **Optional**  Party Email Address  **Format:** String: max length 2048 characters.  **Example:**  mrodgers@gmail.com |

## Party Account Detail

Note: This structure is used in various Message Request Structures in the Client and Host API’s.

|  |  |
| --- | --- |
| **MESSAGE RESULT** | |
| **CLASS NAME** | clsPartyAccountDetail |
| **FIELD** | **DESCRIPTION** |
| partyAccountIdentification | **Conditional**  Unambiguous identification of the account of the debtor/creditor to which a debit/credit entry will be made because of the transaction. Traditional Account Number or proxy SOV.  **Required** for **payerAccountDetail** structure as this will specify the Account Number from where the Credit Transfer is made from.  **Required** for **payeeAccountDetail** structure when the transactionLocalInstrumentCode is PBAC and then this will be the Account Number for the Payee.  **Optional** for any other conditions not mentioned above.  **Format:** String; max length 34 characters.  **Example:**  8200071250112 |
| partyAccountType | **Conditional**  The type of the Account Number specified. Depending on where the Message is destined for (Internal Host, External Host or Payments Hub) and whether this is part of the **payerAccountDetail** or **payeeAccountDetail.**  **Usage:**  Required for **payerAccountDetail** structure when the message is destined for an Internal Host (Enterprise) in which case it should correspond to the ISO Standard Account Types (to be validated).  Required for **payeeAccountDetail** structure when the **transactionLocalInstrumentCode** is **PBAC**, in which case it should correspond to the ISO Standard Account Types (to be validated) and is also required for CDV Validation on Payer Account Details.  **Optional** for all other scenarios  **Format:**  String; max length 4 characters. |
| partyAccountBank | **Conditional**  The Bank BICFI associated with the Account. Depending on where the Message is destined for (Internal Host, External Host or Payments Hub) and whether this is part of the **payerAccountDetail** or **payeeAccountDetail.**  **Usage:**  **Not Required** for **payerAccountDetail** structure.  **Required** for **payeeAccountDetail** structure when the **transactionLocalInstrumentCode** is **PBAC,** in which case it should be a valid Bank BICFI Code (to be validated on Mercury Processing System) and required for CDV Validation on Payer Account Details.  **Optional** for all other scenarios  **Format:**  String  **Pattern:**  [A-Z0-9]{4,4}[A-Z]{2,2}[A-Z0-9]{2,2}([A-Z0-9]{3,3}){0,1}  **Example:**  SASFZAJJ |
| partyAccountName | **Required**  Account Name associated with the Account.  **Format:** String; max length 70 characters. |
| partyProxy | **Conditional**  Required for **payeeAccountDetail** structure when the **transactionLocalInstrumentCode** is **PBPX** and then this will be the Proxy Identifier for the Payee.  **Format:** String; max length 2048 characters.  \+[0-9]{1,3}-[0-9()+\-]{1,30}  **NOTE:**  If Proxy Type is **MBNO**, pattern needs to be validated.  If Proxy Type is **CUST,** length needs to be validated.  **Example:**  +27-812456789 |
| partyProxyType | **Conditional**  **Required** for **payeeAccountDetail** structure when the **transactionLocalInstrumentCode** is **PBPX** and then this will be the Proxy Type for the Payee.  **Format:** String; max length 4 characters.  It is one of the following values:   * **MBNO** * **CUST** |

## Message Result

Note: This structure is used in various Message Request Structures in the Processor and Participant API to and from the Participant API.

|  |  |
| --- | --- |
| **MESSAGE RESULT** | |
| **CLASS NAME** | clsMessageResult |
| **FIELD** | **DESCRIPTION** |
| resultCode | **Required**  Appropriate Response Code for the Message Type  Format: String; length 10 characters. |
| resultDescription | **Required**  Appropriate Response Description for the Message Type  Format: String; max length 50 characters. |
| resultMessage | **Optional**  Additional Response Detail associated with the Response Code and Description (Example: Field Name that failed the validation)  Format: String; max length 256 characters. |
| transactionIdentifier | **Required**  This will be the Transaction Identifier received from the Mercury Client for the Credit Transfer Request received by Mercury. |
| processingTransactionId | **Conditional**  Based on whether the Credit Transfer Request was accepted by the Mercury System that received the request, return the Mercury Transaction Id that was assigned for the request. |