**Discovery Report**

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# Introduction

Orient Commercial Bank requests support for online XML services currently used to allow access to the WAY4 in order to manage data in the system to perform various activities related to card management.

In WAY4 the XML online service implementation is called as UFX services and is referred to as the same in the rest of this document.

The following UFX services will be supported:

| **Ref** | **UFX Service Name** | **Use cases, description** |
| --- | --- | --- |
|  | REQWS001- Funds transfer | From Card To Card |
|  | REQWS002- Misc Debit | Direct debit to customer card |
|  | REQWS003- Misc Credit | Direct credit to customer card |
|  | REQWS004- Authorise Transaction | Hold amount on account |
|  | REQWS005- Financial Transaction | Transaction settlement (unblock and debit amount) |
|  | REQWS006- Lock Card | Lock Card |
|  | REQWS007- Unlock Card | Unlock Card |
|  | REQWS008- Delivery Card | Deliver Card |
|  | REQWS009- VipFlag Update | On/Off Vip Flag, allow unlimited transaction amount |
|  | REQWS010- MotoFlag Update | On/Off Flag for Key Enter transaction |
|  | REQWS011- PinLock Update | Un-lock Pin Flag for reason Pin was locked because of wrong input for 3 times |
|  | REQWS012- SMS Regist | Regist/ Cancel Receiving SMS when doing transaction |
|  | REQWS013- Auto Payment Regist | Regist/ Cancel auto transfer amount mode from Debit Account to Credit Card for credit card payment |
|  | REQWS014- Ecommerce Regist | Regist/ Cancel Ecommerce transaction mode |

## Requirement Notations

The following notation is used for identifying requirements:

* REQWSxxx – Web Service
* REQSMSxxx – SMS notification
* REQEMAILxxx – EMAIL notification

## Service Overview

UFX services will be used as an interface between the WAY4 system and the outside world. For each UFX service, a UFX service request message is constructed by OpenWay and provided to external clients.

The diagram below indicates the global flow in the network:

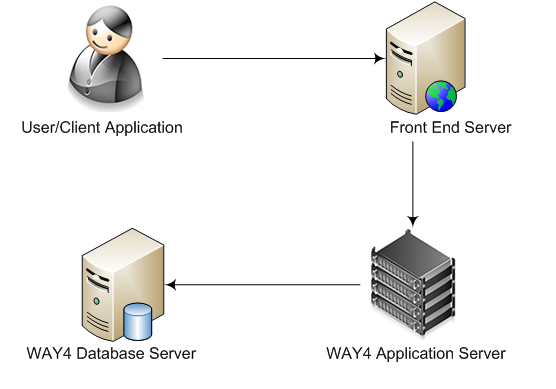


Figure 1: WAY4 - UFX service Network

The flow is as follows:

* 1. A message/request is sent by the user/client application to Orient Commercial Bank’s front-end server
  2. Orient Commercial Bank’s front-end server is responsible to authenticate the request and perform all security checks to ensure that the message is valid and is originating from the expected source. Once the Security checks have passed, the call will be passed onto the WAY4 Application Server which will host the WAY4 UFX services.
  3. The WAY4 Application server verifies the request and transmits the request to the WAY4 database for data retrieval/processing.
  4. The WAY4 Database server process the request and return the requested information back to the WAY4 Application server to be routed to the user/client application.

# General Details and Methodology

## Security Check Requirement

Orient Commercial Bank’s security requirements for UFX services will be managed by Orient Commercial Bank and will not be in the scope for the current project. This includes any validation of the connection, authentication method and user or password validation.

## Request / Response Communication Method

The UFX messages or services in WAY4 support the HTTPS POST messages for receiving all incoming service requests. The WAY4 application server is capable of processing these messages asynchronously i.e. it is possible for a requestor of a UFX service to send a second request without waiting for the response of the first request.

## Message Authentication

The mechanism of authenticating WAY4 UFX messages is based on a symmetric cryptographic function, the MAC (Message Authentication Code). It is used if both the receiver and the sender of the message have hardware security modules (such as a HSM, a PIN pad, or a smartcard) and have established a key management scheme.

## Application Layer

Every application layer message must have its own format. Currently, formats for representing the following service types have been implemented in the system:

* **Financial:** Allows retrieval of financial information like mini statement, statement (of various types), additional services (example: PIN set and PIN change) and executing standing order requests. The Doc element specifies the structure of a message object.
* **Information:** Allows non-financial information on system objects such as "Contract" or "Client" to be required by their unique identifiers. The Information element specifies the structure of a message object. An object identifier is contained in the ObjectFor sub-element. Information about an object is contained in the DataRs sub-element of a response message.
* **Application:** Allows modification of non-financial objects such as "Contract" or "Client" and so on to be required. The Application element specifies the structure of a message object. Responses may contain either data received as a result of request processing or an indication of the request being accepted for processing. In the latter case, it is necessary to make an additional request to receive the required data. To specify a type of a request, the ResultDtls sub-element is used.

## Request Message ID

When a message is send, a unique id for the message is created by the requestor, identifying the service request and it is recorded in the system of the requestor. This message ID is part of the header information for all UFX service requests which are received by WAY4. The requestor should put processes in place to ensure that the message ID generated is unique. This is because the same message ID will be sent as an echo field by WAY4 in the response message. The requestor can use this message ID to match the request to the response. It is recommended to generate value for this element basing on a "Universally Unique Identifier (UUID) URN Namespace", RFC 4122 specification.

## Error Handling

Application errors occur when information included in the submitted request is not valid. In such a case, an error code is set up and error relative information is returned by the service.

An exception is an error occurring independently from application controls, for example a timeout. In this case, there is no return information.

When the UFX response message has been received, the result of the request processing must be analyzed by <UFXMsg> aggregate’s attributes resp\_class and resp\_code. The resp\_code attribute must be analyzed basing on response codes listed below. The list provided below is the complete set of error codes. Some of these error codes might not be used in the implementation of Orient Commercial Bank as they might refer to messages which have not been implemented for Orient Commercial Bank. But it is best for the requestor to implement processes that take care of all the error codes in the response message.

|  |  |  |  |
| --- | --- | --- | --- |
| Code | Type | Message | Comments |
| Common Response Code | | | |
| 0 | Info | Success | The service provider successfully processed the request. |
| 100 | Error | General Error | There was an error that prevented the service provider from processing the transaction. No additional information is provided. |
| 300 | Error | System Not Available | The service provider for this transaction is not available due to a technical problem. Try again later. |
| 400 | Error | Function Not Available | The function selected is not available. Other functions may be available. |
| 500 | Error | Unsupported Service | The service provider does not support the specified service offering. |
| 600 | Error | Unsupported Message | The server does not support the message. |
| 700 | Error | Requested function not supported | Requested function not supported. |
| 1000 | Error | Duplicate Request Identifier | A request with this client message identifier has already been received and processed. |
| 1005 | Error | Incorrect format of parameter: .. | The format of a parameter is not valid |
| 1020 | Error | Required Element Not Included | The request message does not contain one or more required elements. |
| 1050 | Error | Invalid Enum Value | Customer input of an Enum value is not valid. The condition may echo the element name in the error or the value input by the Customer. |
| 1172 | Error | Financial institution not found | Financial institution not found |
| 1200 | Error | General Data Error | One or more of the elements in the request is either invalid or inconsistent with other elements. No additional information is available. |
| 1220 | Error | Invalid Identifier | The reference identifier used is invalid. |
| 1700 | Error | Security Violation | A security violation has occurred. |
| 1740 | Error | Incorrect PIN | Incorrect PIN |
| 1760 | Error | Authorization Failure | The customer is not eligible to perform this function |
| 1770 | Error | Validation Failure | Security values specified by Customer are not correct |
| -500 | Error | Internal Error | System internal error |
| -1000 | Error | Message format error | The format of the received message is inconsistent with the specified version of the WAY4 UFX format. |
| -1005 | Error | Incorrect format of parameter: .. | The format of a parameter is not valid |
| -1010 | Error | Incorrect length(format) of parameter | Format of message is correct formally, but specified element value has incorrect length or format. |
| -1100 | Error | Message sequence error | Unexpected message received in business process workflow |
| -1200 | Error | Message target not found | Abstract message target not found. |
| -1500 | Error | Message Timeout | Message has timed out. |
| -2000 | Error | Policy Error | Policy error |
| Financial Response Code | | | |
| 1 | Error | Refer to card issuer | Refer to card issuer |
| 2 | Error | Refer to card issuer's special condition | Refer to card issuer's special condition |
| 3 | Error | Invalid merchant / source | Invalid merchant / source |
| 4 | Error | PICK UP | PICK UP |
| 5 | Error | Do not Honour | Do not Honour |
| 6 | Error | Error | Error |
| 7 | Error | Pick-up card, special condition | Pick-up card, special condition |
| 8 | Warning | Honour with identification | Honour with identification |
| 9 | Error | Request in progress | Request in progress |
| 10 | Warning | Approved for partial amount | Approved for partial amount |
| 11 | Error | Approved (VIP) | Approved (VIP) |
| 12 | Error | Invalid transaction | Invalid transaction |
| 13 | Error | Invalid amount | Invalid amount |
| 14 | Error | No such card | No such card |
| 15 | Error | No such issuer | No such issuer |
| 16 | Error | Approved, update track 3 | Approved, update track 3 |
| 17 | Error | Customer cancellation | Customer cancellation |
| 18 | Error | Customer dispute | Customer dispute |
| 19 | Error | Re-enter transaction | Re-enter transaction |
| 20 | Error | Invalid response | Invalid response |
| 21 | Error | No action taken | No action taken |
| 22 | Error | Suspected malfunction | Suspected malfunction |
| 23 | Error | Unacceptable transaction fee | Unacceptable transaction fee |
| 24 | Error | File update not supported by receiver | File update not supported by receiver |
| 25 | Error | No such record | No such record |
| 26 | Error | Duplicate record update, old record replaced | Duplicate record update, old record replaced |
| 27 | Error | File update field edit error | File update field edit error |
| 28 | Error | File locked out while update | File locked out while update |
| 29 | Error | File update error, contact acquirer | File update error, contact acquirer |
| 30 | Error | Format error | Format error |
| 31 | Error | Issuer signed-off | Issuer signed-off |
| 32 | Error | Completed partially | Completed partially |
| 33 | Error | Pick-up, expired card | Pick-up, expired card |
| 34 | Error | Pick-up, suspected fraud | Pick-up, suspected fraud |
| 35 | Error | Pick-up, card acceptor contact acquirer | Pick-up, card acceptor contact acquirer |
| 36 | Error | Pick up, card restricted | Pick up, card restricted |
| 37 | Error | Pick up, call acquirer security | Pick up, call acquirer security |
| 38 | Error | Pick up, Allowable PIN tries exceeded | Pick up, Allowable PIN tries exceeded |
| 39 | Error | No credit account | No credit account |
| 40 | Error | Requested function not supported | Requested function not supported |
| 41 | Error | Pick up, lost card | Pick up, lost card |
| 42 | Error | No universal account | No universal account |
| 43 | Error | Pick up, stolen card | Pick up, stolen card |
| 44 | Error | No investment account | No investment account |
| 50 | Warning | Do not renew | Do not renew |
| 51 | Error | Not sufficient funds | Not sufficient funds |
| 52 | Error | No chequing account | No chequing account |
| 53 | Error | No savings account | No savings account |
| 54 | Error | Expired card / target | Expired card / target |
| 55 | Error | Incorrect PIN | Incorrect PIN |
| 56 | Error | No card record | No card record |
| 57 | Error | Transaction not permitted to cardholder | Transaction not permitted to cardholder |
| 58 | Error | Transaction not permitted to terminal | Transaction not permitted to terminal |
| 59 | Error | Suspected fraud | Suspected fraud |
| 60 | Error | Card acceptor contact acquirer | Card acceptor contact acquirer |
| 61 | Error | Exceeds withdrawal amount limit | Exceeds withdrawal amount limit |
| 62 | Error | Restricted card | Restricted card |
| 63 | Error | Security violation | Security violation |
| 64 | Error | Wrong original amount | Wrong original amount |
| 65 | Error | Exceeds withdrawal frequency limit | Exceeds withdrawal frequency limit |
| 66 | Error | Call acquirers security department | Call acquirers security department |
| 67 | Error | Card to be picked up at ATM | Card to be picked up at ATM |
| 68 | Error | Response received too late | Response received too late |
| 75 | Error | Allowable number of PIN tries exceeded | Allowable number of PIN tries exceeded |
| 76 | Error | Wrong PIN, number of PIN tries exceeded | Wrong PIN, number of PIN tries exceeded |
| 77 | Error | Wrong Reference No. | Wrong Reference No. |
| 78 | Error | Record Not Found | Record Not Found |
| 79 | Error | Already reversed | Already reversed |
| 80 | Error | Network error | Network error |
| 81 | Error | Foreign network error / PIN cryptographic error | Foreign network error / PIN cryptographic error |
| 82 | Error | Time-out at issuer system / Bad CVV (VISA) | Time-out at issuer system / Bad CVV (VISA) |
| 83 | Error | Transaction failed | Transaction failed |
| 84 | Error | Pre-authorization timed out | Pre-authorization timed out |
| 85 | Warning | No reason to decline | No reason to decline |
| 86 | Error | UOCBle to validate PIN | UOCBle to validate PIN |
| 88 | Error | Cryptographic failure | Cryptographic failure |
| 89 | Error | Authentication failure | Authentication failure |
| 90 | Error | Cutoff is in progress | Cutoff is in progress |
| 91 | Error | Issuer or switch is inoperative | Issuer or switch is inoperative |
| 92 | Error | UOCBle to route at acquirer module | UOCBle to route at acquirer module |
| 93 | Error | Cannot be completed, violation of law | Cannot be completed, violation of law |
| 94 | Error | Duplicate Transmission | Duplicate Transmission |
| 95 | Error | Reconcile error / Auth Not found | Reconcile error / Auth Not found |
| 96 | Error | System Malfunction | System Malfunction |
| 101 | Error | Chain not found | Chain not found |
| 102 | Error | Incorrect Chain | Incorrect Chain |
| 111 | Error | Card BIN not on file | Card BIN not on file |
| 112 | Error | Card type not in service for this device | Card type not in service for this device |
| 113 | Error | Invalid operation for this card | Invalid operation for this card |
| 115 | Error | Requested function not supported | Requested function not supported |
| 117 | Error | Suspicious Transaction | Suspicious Transaction |
| 119 | Error | Card BIN not in service for this device | Card BIN not in service for this device |
| 120 | Error | Card not in service for this device | Card not in service for this device |
| 121 | Error | Repeat | Repeat |
| 122 | Error | Previous doc not found | Previous doc not found |
| 123 | Error | Invalid reversal amount | Invalid reversal amount |
| 124 | Error | Capture period expired | Capture period expired |
| 125 | Error | Invalid capture amount | Invalid capture amount |
| 126 | Error | Invalid PIN block format | Invalid PIN block format |
| 128 | Error | No communication keys available for use | No communication keys available for use |
| 129 | Error | Operation key buffer error | Operation key buffer error |
| 130 | Error | Invalid Terminal ID | Invalid Terminal ID |
| 131 | Error | Wrong Transaction Attributes | Wrong Transaction Attributes |
| 132 | Error | Unmatched Transaction Condition | Unmatched Transaction Condition |
| 142 | Error | Destination Channel has deceased | Destination Channel has deceased |
| 143 | Error | Check request declined by Billing Channel | Check request declined by Billing Channel |
| 144 | Error | Payment request declined by Billing Channel | Payment request declined by Billing Channel |
| 160 | Error | Device Hardware/Software Error | Device Hardware/Software Error |
| 161 | Error | Wrong device status | Wrong device status |
| 162 | Error | Unknown status message | Unknown status message |
| 163 | Error | HSM Response error | HSM Response error |
| 164 | Error | Command rejected by device | Command rejected by device |
| 165 | Error | Specific or MAC command rejected by device | Specific or MAC command rejected by device |
| 166 | Error | Command aborted | Command aborted |
| 170 | Error | Message Authentication Key not defined | Message Authentication Key not defined |
| 171 | Error | Message Authentication Field Missing | Message Authentication Field Missing |
| 172 | Error | MAC verification Error | MAC verification Error |
| 173 | Error | MAC Generation error | MAC Generation error |
| 174 | Error | Security Hardware/Software error | Security Hardware/Software error |
| 175 | Error | Security Module Channel Timeout | Security Module Channel Timeout |
| 176 | Error | Link is inactive. Device is not connected | Link is inactive. Device is not connected |
| 177 | Error | Device is not in transaction | Device is not in transaction |
| 178 | Error | Device is already in transaction | Device is already in transaction |
| 179 | Error | Device response timed out | Device response timed out |
| 180 | Error | Amount is too small. Dispense not possible | Amount is too small. Dispense not possible |
| 181 | Error | Amount is too big. Dispense not possible | Amount is too big. Dispense not possible |
| 182 | Error | Amount has cent's | Amount has cent's |
| 183 | Error | Dispense not possible | Dispense not possible |
| 185 | Error | Invalid authorization amount | Invalid authorization amount |
| 188 | Error | The Cardholder has not taken MONEY | The Cardholder has not taken MONEY |
| 189 | Error | Non working time for this device | Non working time for this device |
| 190 | Error | Device not configured or not valid | Device not configured or not valid |
| 191 | Error | Device contract not valid | Device contract not valid |
| 192 | Error | Device not on file | Device not on file |
| 193 | Error | Requested operation not on file for this device | Requested operation not on file for this device |
| 194 | Error | Operation is disabled for this device | Operation is disabled for this device |
| 195 | Error | Currency is not available for device | Currency is not available for device |
| 196 | Error | Internal System Malfunction | Internal System Malfunction |
| 198 | Error | Track 2 Format Error | Track 2 Format Error |
| 199 | Error | PIN Block Conversion Error | PIN Block Conversion Error |
| 200 | Error | The Cardholder has not taken his Card | The Cardholder has not taken his Card |
| 203 | Error | Source contract expired | Source contract expired |
| 254 | Error | Merchant card expired | Merchant card expired |
| 257 | Error | Merchant card contract has not been approved | Merchant card contract has not been approved |
| 258 | Error | Device contract is not on file | Device contract is not on file |
| 261 | Error | Device amount limits exceeded | Device amount limits exceeded |
| 262 | Error | Rejected Some Documents in this Batch | Rejected Some Documents in this Batch |
| 265 | Error | Device frequency limits exceeded | Device frequency limits exceeded |
| 361 | Error | Merchant card amount limits exceeded | Merchant card amount limits exceeded |
| 365 | Error | Merchant card frequency limits exceeded | Merchant card frequency limits exceeded |
| 371 | Warning | Requested period exceeds the limit of 10 years | Requested period exceeds the limit of 10 years. This results in loss of some entries. |

Other error codes from requesting application are available inside document CBS\_XML\_Applications\_R2.pdf Chapter 2 (location: OW\_HOME/ manuals/English/application\_management/r2).

In cases the UFX request message cannot be processed due to the message format or internal system error, the UFX response message will contain the same body as the request message (the same contents of the aggregate <UFXMsg>). Additionally errors specific for the transport level, as HTTP errors are out of scope and need to be handled as such by the requestor of the service.

## Institution ID – Access to Data

Based on the Institution ID input parameter the service request must be validated to ensure that the service is requested for a card or merchant belonging to the same institution as the institution ID provided in the message.

The input parameters of all UFX services will be validated to ensure that they do not try to access entities which do not belong to their own institution.

**Example A**

WAY4: Card 1 in Institution A

UFX service: Update Card Status

UFX service Parameters: Institution B, Card 1

Result: Error, since Card 1 does not belong to Institution B

**Example B**

WAY4: Card 2 in Institution C

UFX service: Update Card Status

UFX service Parameters: Institution C, Card 2

## User Authentication

At the time of processing a UFX service request the Orient Commercial Bank front-end server must validate the user that is requesting the service. Since these users are not defined on WAY4 (as WAY4 is only a data provider) it is not possible for WAY4 to validate the user.

WAY4 on the other hand uses a fixed user name and password (which has been defined as an Oracle user and a WAY4 user) to access the database to perform the function as requested by the incoming UFX message. This same user is also logged in the change log of WAY4. The integration layer will log the actual client that called the UFX service and WAY4 will log the change under the database user that it uses to access the WAY4 database.

## Items marked as “To Be Determined” (TBD)

Note that all items in the report marked as TBD will need to be defined during the implementation of the project. Changes provided will be given by following the standard OpenWay variation order procedure. If no updates are given for any items marked as TBD, then WAY4 will be delivered with the standard WAY4 functionality/configuration to satisfy the requirement.

# Requests Description

## REQWS001- Funds transfer

### Business Requirement

Customer can do fund transfer from external system (Internet Banking / Mobile banking…). Fund transfer can have dynamic fee that send as additional information in the incoming message. Only specific product with fund transfer service that can do this fund transfer:

* Prepaid to Prepaid Card
* Prepaid to Debit Card
* Prepaid to Credit Card
* Debit to Prepaid Card
* Debit to Debit Card
* Debit to Credit Card

### Technical Details

### Description

|  |  |
| --- | --- |
| **General Settings – Way4** | |
| Purpose | Allows customer to transfer money from external system |
| Process Mode | Online |
| Process Frequency | N.A. |
| Process Time | N.A. |
| Source | Internet Banking / Mobile banking… |
| Destination | Issuing Product |

Table 1 – General Settings

### Additional information

* Message that is being sent to WAY4 depends on product transaction setup.

### Message Specifications

Incoming Message:

|  |  |  |  |
| --- | --- | --- | --- |
| Field | M/O | Description | Notes |
| UFXMsg\MsgId | M | Message Id | 24 characters |
| UFXMsg\Source app | M | Source Application | Application code to realise which front-end application send the request (ex:IB, MB….) |
| UFXMsg\MsgData\Doc\TransType\TransCode\MsgCode | M |  | Message code defined in way4 (will be clarified during product configuration) |
| UFXMsg\MsgData\Doc\DocRefSet\Parm[ParmCode='STAN'].Value | M | Stan | System trace audit number |
| UFXMsg\MsgData\Doc\DocRefSet\Parm[ParmCode='RRN'].Value | M | RRN | Retrieve reference number |
| UFXMsg\MsgData\Doc\DocRefSet\Parm[ParmCode='SRN'].Value | M | SRN | Source reference number |
| UFXMsg\MsgData\Doc\LocalDt | M | Local Date | YYYY-MM-DD HH:mm:ss |
| UFXMsg\MsgData\Doc\Requestor\ContractNumber | M | Card number | from card number |
| UFXMsg\MsgData\Doc\Requestor\CardInfo\CardExpiry | M | Card Expiry |  |
| UFXMsg\MsgData\Doc\Requestor\CardInfo\CardSeqN | M | Card Seq N |  |
| UFXMsg\MsgData\Doc\Source\ContractNumber | M | Card number | To card number |
| UFXMsg\MsgData\Doc\Source\InstInfo[InstitutionIdType='BIN']\Institution | M | BIN | Institution code from way4 |
| UFXMsg\MsgData\Doc\Transaction\Currency | M | Currency |  |
| UFXMsg\MsgData\Doc\Transaction\Amount | M | Amount |  |
| UFXMsg\MsgData\Doc\Transaction\Extra[Type='Fee']\Amount | O | Acquirer Fee Amount | Transaction fee |
| UFXMsg\MsgData\Doc\Description | O | Transaction details |  |

Result message:

|  |  |  |
| --- | --- | --- |
| Field | M/O | Description |
| UFXMsg\MsgId |  | Message Id |
| UFXMsg\Source app |  | Source Application |
| UFXMsg\MsgData\Doc\TransType\TransCode\MsgCode |  |  |
| UFXMsg\MsgData\Doc\TransType\TransCode\RequestCategory |  |  |
| UFXMsg\MsgData\Doc\DocRefSet\Parm[ParmCode='STAN'].Value |  | Stan |
| UFXMsg\MsgData\Doc\DocRefSet\Parm[ParmCode='RRN'].Value |  | RRN |
| UFXMsg\MsgData\Doc\DocRefSet\Parm[ParmCode='SRN'].Value |  | SRN |
| UFXMsg\MsgData\Doc\LocalDt |  | Local Date |
| UFXMsg\MsgData\Doc\Status\RespClass |  | Information |
| UFXMsg\MsgData\Doc\Status\RespCode |  |  |
| UFXMsg\MsgData\Doc\Status\ RespText |  |  |

### Additional Information

* Message that is being sent to WAY4 depends on product transaction setup.

### Impact Area

* Product configuration

## REQWS002- Misc Debit (Payment from client contract)

### Business Requirement

OCB require to have a function which will debit directly to customer card. This function will be used in some special cases, such as:

In case the authorization record passed the waiting period (30 days) and the fin record does not come (due to the forgotent of the merchant), system will release the blocked amount of the transation and return the amount back to card available. In this case, it is needed to make a direct debit to the customer card to get back this transaction amount.

### Technical Details

### Description

|  |  |
| --- | --- |
| **General Settings – Way4** | |
| Purpose | To provide the library function |
| Process Mode | Online |
| Process Frequency | N.A. |
| Process Time | N.A. |
| Source | Custom application |
| Destination | Issuer / Cardholder |

Table 2 – General Settings

### Message Specifications

Incoming Message:

|  |  |  |  |
| --- | --- | --- | --- |
| Field | M/O | Description | Notes |
| UFXMsg\MsgId | M | Message Id | 24 characters |
| UFXMsg\Source app | M | Source Application | Application code to realise which front-end application send the request (ex:IB, MB….) |
| UFXMsg\MsgData\Doc\TransType\TransCode\MsgCode | M | **PAYFCARD** |  |
| UFXMsg\MsgData\Doc\ Requestor\ContractNumber | M | Contract number which will be debited |  |
| UFXMsg\MsgData\Doc\ ContractFor\ContractNumber | M |  |
| UFXMsg\MsgData\Doc\DocRefSet\Parm[ParmCode='STAN'].Value | O | Stan | System trace audit number |
| UFXMsg\MsgData\Doc\DocRefSet\Parm[ParmCode='RRN'].Value | O | RRN | Retrieve reference number |
| UFXMsg\MsgData\Doc\DocRefSet\Parm[ParmCode='SRN'].Value | O | SRN | Source reference number |
| UFXMsg\MsgData\Doc\LocalDt | M | Local Date | YYYY-MM-DD HH:mm:ss |
| UFXMsg\MsgData\Doc\Source\ContractNumber | M | Teller Contract | Teller contract number from way4 |
| UFXMsg\MsgData\Doc\Source\InstInfo\InstitutionIdType | M | “BIN” |  |
| UFXMsg\MsgData\Doc\Source\ InstInfo\Institution | M | Institution code |  |
| UFXMsg\MsgData\Doc\Transaction\Currency | M | Currency |  |
| UFXMsg\MsgData\Doc\Transaction\Amount | M | Amount |  |
| UFXMsg\MsgData\Doc\Description | O | Transaction details |  |

Result Message:

|  |  |  |
| --- | --- | --- |
| Field | M/O | Description |
| UFXMsg\MsgId |  | Message Id |
| UFXMsg\Source app |  | Source Application |
| UFXMsg\MsgData\Doc\TransType\TransCode\MsgCode |  | **PAYFCARD** |
| UFXMsg\MsgData\Doc\ DocRefSet\Parm\ParmCode |  | **SRN** |
| UFXMsg\MsgData\Doc\ DocRefSet \ Parm\ Value |  |
| UFXMsg\MsgData\Doc\LocalDt |  | Local Date |
| UFXMsg\MsgData\Doc\ Requestor\ContractNumber |  | Contract number which will be debited |
| UFXMsg\MsgData\Doc\ ContractFor\ContractNumber |  |
| UFXMsg\MsgData\Doc\Source\ContractNumber |  | Teller Contract |
| UFXMsg\MsgData\Doc\Source\InstInfo\InstitutionIdType |  | BIN |
| UFXMsg\MsgData\Doc\Source\ InstInfo\Institution |  | Institution code |
| UFXMsg\MsgData\Doc\Transaction\Currency |  | Currency |
| UFXMsg\MsgData\Doc\Transaction\Amount |  | Amount |
| UFXMsg\MsgData\Doc\Billing\PhaseDate |  |  |
| UFXMsg\MsgData\Doc\Status\RespClass |  | Information |
| UFXMsg\MsgData\Doc\Status\RespCode |  |  |
| UFXMsg\MsgData\Doc\Status\ RespText |  |  |

### Impact Area

* Product configuration

## REQWS003- Misc Credit (Payment to client contract)

### Business Requirement

OCB require to have a function which will direct credit directly to customer card. This function will be used in some special cases, such as: due to the mistake from some manual calculation which lead to the wrong amount is debited from card holder account, in this case it is needed to make a direct credit to the card.

### Technical Details

### Description

|  |  |
| --- | --- |
| **General Settings – Way4** | |
| Purpose | To provide the library function |
| Process Mode | Online |
| Process Frequency | N.A. |
| Process Time | N.A. |
| Source | Custom application |
| Destination | Issuer / Cardholder |

Table 3 – General Settings

### Message Specifications

Incoming Message:

|  |  |  |  |
| --- | --- | --- | --- |
| Field | M/O | Description | Notes |
| UFXMsg\MsgId | M | Message Id | 24 characters |
| UFXMsg\Source app | M | Source Application | Application code to realise which front-end application send the request (ex:IB, MB….) |
| UFXMsg\MsgData\Doc\TransType\TransCode\MsgCode | M | **PAYCARD** |  |
| UFXMsg\MsgData\Doc\ Requestor\ContractNumber | M | Contract number which will be credit |  |
| UFXMsg\MsgData\Doc\ ContractFor\ContractNumber | M |  |
| UFXMsg\MsgData\Doc\DocRefSet\Parm[ParmCode='STAN'].Value | O | Stan | System trace audit number |
| UFXMsg\MsgData\Doc\DocRefSet\Parm[ParmCode='RRN'].Value | O | RRN | Retrieve reference number |
| UFXMsg\MsgData\Doc\DocRefSet\Parm[ParmCode='SRN'].Value | O | SRN | Source reference number |
| UFXMsg\MsgData\Doc\LocalDt | M | Local Date | YYYY-MM-DD HH:mm:ss |
| UFXMsg\MsgData\Doc\Source\ContractNumber | M | Teller Contract | Teller contract number from way4 |
| UFXMsg\MsgData\Doc\Source\InstInfo\InstitutionIdType | M | **“BIN”** |  |
| UFXMsg\MsgData\Doc\Source\ InstInfo\Institution | M | Institution code |  |
| UFXMsg\MsgData\Doc\Transaction\Currency | M | Currency |  |
| UFXMsg\MsgData\Doc\Transaction\Amount | M | Amount |  |

Result message:

|  |  |  |
| --- | --- | --- |
| Field | M/O | Description |
| UFXMsg\MsgId |  | Message Id |
| UFXMsg\Source app |  | Source Application |
| UFXMsg\MsgData\Doc\TransType\TransCode\MsgCode |  | **PAYCARD** |
| UFXMsg\MsgData\Doc\ DocRefSet\Parm\ParmCode |  | **SRN** |
| UFXMsg\MsgData\Doc\ DocRefSet \ Parm\ Value |  |
| UFXMsg\MsgData\Doc\LocalDt |  | Local Date |
| UFXMsg\MsgData\Doc\ Requestor\ContractNumber |  | Contract number which will be debited |
| UFXMsg\MsgData\Doc\ ContractFor\ContractNumber |  |
| UFXMsg\MsgData\Doc\Source\ContractNumber |  | Teller Contract |
| UFXMsg\MsgData\Doc\Source\InstInfo\InstitutionIdType |  | BIN |
| UFXMsg\MsgData\Doc\Source\ InstInfo\Institution |  | Institution code |
| UFXMsg\MsgData\Doc\Transaction\Currency |  | Currency |
| UFXMsg\MsgData\Doc\Transaction\Amount |  | Amount |
| UFXMsg\MsgData\Doc\Billing\PhaseDate |  |  |
| UFXMsg\MsgData\Doc\Status\RespClass |  | Information |
| UFXMsg\MsgData\Doc\Status\RespCode |  |  |
| UFXMsg\MsgData\Doc\Status\ RespText |  |  |

### Impact Area

* Product configuration

## REQWS004- Authorize Transaction

### Business Requirement

OCB want to have a function which allow to send authorize transaction to way4 through E-Banking channel

### Technical Details

### Description

|  |  |
| --- | --- |
| **General Settings – Way4** | |
| Purpose | To provide the library function |
| Process Mode | Online |
| Process Frequency | N.A. |
| Process Time | N.A. |
| Source | Custom application |
| Destination | Issuer / Cardholder |

Table 4 – General Settings

### Message Specifications

Incoming Message:

|  |  |  |  |
| --- | --- | --- | --- |
| Field | M/O | Description | Notes |
| UFXMsg\MsgId | M | Message Id | 24 characters |
| UFXMsg\Source app | M | Source Application | Application code to realise which front-end application send the request (ex:IB, MB….) |
| UFXMsg\MsgData\Doc\TransType\TransCode\MsgCode | M |  | Authorization message code defined in way4 (will be clarified during product configuration) |
| UFXMsg\MsgData\Doc\DocRefSet\Parm[ParmCode='STAN'].Value | M | Stan | System trace audit number |
| UFXMsg\MsgData\Doc\DocRefSet\Parm[ParmCode='RRN'].Value | M | RRN | Retrieve reference number |
| UFXMsg\MsgData\Doc\DocRefSet\Parm[ParmCode='SRN'].Value | O | SRN | Source reference number |
| UFXMsg\MsgData\Doc\LocalDt | M | Local Date | YYYY-MM-DD HH:mm:ss |
| UFXMsg\MsgData\Doc\SourceDtls\SIC | M | Merchant SIC | Merchant SIC code |
| UFXMsg\MsgData\Doc\Requestor\ContractNumber | M | Card number | Card number |
| UFXMsg\MsgData\Doc\Requestor\CardInfo\CardExpiry | M | Card Expiry |  |
| UFXMsg\MsgData\Doc\Requestor\CardInfo\CardSeqN | M | Card Seq N |  |
| UFXMsg\MsgData\Doc\Requestor\SecurityData\ SecParm[ParmCode='PIN'].Value | O | Pin block | Used for PIN\_BASED transaction |
| UFXMsg\MsgData\Doc\Requestor\SecurityData\ SecParm[ParmCode=' TPK’].Value | O | Encrypted Terminal PIN key |
| UFXMsg\MsgData\Doc\Requestor\SecurityData\ SecParm[ParmCode='TRCK2’].Value | M | Card track 2 data | Will be clarified during product configuration |
| UFXMsg\MsgData\Doc\Source\ContractNumber | M | Terminal ID | POS terminal Id from way4 |
| UFXMsg\MsgData\Doc\Transaction\Currency | M | Currency |  |
| UFXMsg\MsgData\Doc\Transaction\Amount | M | Amount |  |
| UFXMsg\MsgData\Doc\Transaction\Extra[Type='Fee']\Amount | O | Acquirer Fee Amount | Transaction fee |
| UFXMsg\MsgData\Doc\TransType\ TransCondition | O | Transaction condition | Ex: PIN\_BASED or SIGNATURE\_BASED transaction |
| UFXMsg\MsgData\Doc\Description | O | Transaction details |  |

Result message:

|  |  |  |
| --- | --- | --- |
| Field | M/O | Description |
| UFXMsg\MsgId |  | Message Id |
| UFXMsg\Source app |  | Source Application |
| UFXMsg\MsgData\Doc\TransType\TransCode\MsgCode |  |  |
| UFXMsg\MsgData\Doc\TransType\TransCode\RequestCategory |  |  |
| UFXMsg\MsgData\Doc\DocRefSet\Parm[ParmCode='STAN'].Value |  | Stan |
| UFXMsg\MsgData\Doc\DocRefSet\Parm[ParmCode='RRN'].Value |  | RRN |
| UFXMsg\MsgData\Doc\DocRefSet\Parm[ParmCode='SRN'].Value |  | SRN |
| UFXMsg\MsgData\Doc\DocRefSet\Parm[ParmCode=' AuthCode '].Value |  | Authorization code |
| UFXMsg\MsgData\Doc\LocalDt |  | Local Date |
| UFXMsg\MsgData\Doc\Status\RespClass |  | Information |
| UFXMsg\MsgData\Doc\Status\RespCode |  |  |
| UFXMsg\MsgData\Doc\Status\ RespText |  |  |

### Impact Area

* Document processing

## REQWS005- Financial Transaction

### Business Requirement

OCB want to have a function which allow to send financial transaction through E-Banking channel.

### Technical Details

### Description

|  |  |
| --- | --- |
| **General Settings – Way4** | |
| Purpose | To provide the library function |
| Process Mode | Online |
| Process Frequency | N.A. |
| Process Time | N.A. |
| Source | Custom application |
| Destination | Issuer / Cardholder |

Table 5 – General Settings

### Message Specifications

Incoming Message:

|  |  |  |  |
| --- | --- | --- | --- |
| Field | M/O | Description | Notes |
| UFXMsg\MsgId | M | Message Id | 24 characters |
| UFXMsg\Source app | M | Source Application | Application code to realise which front-end application send the request (ex:IB, MB….) |
| UFXMsg\MsgData\Doc\TransType\TransCode\MsgCode | M |  | Financial message code defined in way4 (will be clarified during product configuration) |
| UFXMsg\MsgData\Doc\DocRefSet\Parm[ParmCode='STAN'].Value | M | Stan | System trace audit number |
| UFXMsg\MsgData\Doc\DocRefSet\Parm[ParmCode='RRN'].Value | M | RRN | Retrieve reference number |
| UFXMsg\MsgData\Doc\DocRefSet\Parm[ParmCode='SRN'].Value | O | SRN | Source reference number |
| UFXMsg\MsgData\Doc\LocalDt | M | Local Date | YYYY-MM-DD HH:mm:ss |
| UFXMsg\MsgData\Doc\SourceDtls\SIC | M | Merchant SIC | Merchant SIC code |
| UFXMsg\MsgData\Doc\Requestor\ContractNumber | M | Card number | Card number |
| UFXMsg\MsgData\Doc\Requestor\CardInfo\CardExpiry | M | Card Expiry |  |
| UFXMsg\MsgData\Doc\Requestor\CardInfo\CardSeqN | M | Card Seq N |  |
| UFXMsg\MsgData\Doc\Requestor\SecurityData\ SecParm[ParmCode='PIN'].Value | O | Pin block | Used for PIN\_BASED transaction |
| UFXMsg\MsgData\Doc\Requestor\SecurityData\ SecParm[ParmCode=' TPK’].Value | O | Encrypted Terminal PIN key |
| UFXMsg\MsgData\Doc\Requestor\SecurityData\ SecParm[ParmCode='TRCK2’].Value | M | Card track 2 data | Will be clarified during product configuration |
| UFXMsg\MsgData\Doc\Source\ContractNumber | M | Terminal ID | POS terminal Id from way4 |
| UFXMsg\MsgData\Doc\Transaction\Currency | M | Currency |  |
| UFXMsg\MsgData\Doc\Transaction\Amount | M | Amount |  |
| UFXMsg\MsgData\Doc\Transaction\Extra[Type='Fee']\Amount | O | Acquirer Fee Amount | Transaction fee |
| UFXMsg\MsgData\Doc\TransType\ TransCondition | O | Transaction condition | Ex: PIN\_BASED or SIGNATURE\_BASED transaction |
| UFXMsg\MsgData\Doc\Description | O | Transaction details |  |

Result message:

|  |  |  |
| --- | --- | --- |
| Field | M/O | Description |
| UFXMsg\MsgId |  | Message Id |
| UFXMsg\Source app |  | Source Application |
| UFXMsg\MsgData\Doc\TransType\TransCode\MsgCode |  |  |
| UFXMsg\MsgData\Doc\TransType\TransCode\RequestCategory |  |  |
| UFXMsg\MsgData\Doc\DocRefSet\Parm[ParmCode='STAN'].Value |  | Stan |
| UFXMsg\MsgData\Doc\DocRefSet\Parm[ParmCode='RRN'].Value |  | RRN |
| UFXMsg\MsgData\Doc\DocRefSet\Parm[ParmCode='SRN'].Value |  | SRN |
| UFXMsg\MsgData\Doc\DocRefSet\Parm[ParmCode=' AuthCode '].Value |  | Authorization code |
| UFXMsg\MsgData\Doc\LocalDt |  | Local Date |
| UFXMsg\MsgData\Doc\Status\RespClass |  | Information |
| UFXMsg\MsgData\Doc\Status\RespCode |  |  |
| UFXMsg\MsgData\Doc\Status\ RespText |  |  |

### Impact Area

* Document processing

## REQWS006- Lock Card

### Business Requirement

OCB want to allow customer to lock card temporary via internet banking system.

### Technical Details

### Description

|  |  |
| --- | --- |
| **General Settings – Way4** | |
| Purpose | Allow cardholder to lock card temporary via E-Banking online channel |
| Process Mode | Online |
| Process Frequency | N.A. |
| Process Time | N.A. |
| Source | Internet Banking |
| Destination | Issuer / Cardholder |

Table 6 – General Settings

### Message Specifications

Incoming message:

|  |  |  |  |
| --- | --- | --- | --- |
| Field | M/O | Description | Notes |
| UFXMsg\MsgId | M | Message Id | 24 characters |
| UFXMsg\Source app | M | Source Application | Application code to realise which front-end application send the request (ex:IB, MB….) |
| UFXMsg\MsgData\Application\RegNumber | M | Application registration number | Unique number to identify application in the system |
| UFXMsg\MsgData\Application\OrderDprt | M | Branch code | Branch code from way4 (which branch request action) |
| UFXMsg\MsgData\Application\ObjectType | M | ***“Card”*** |  |
| UFXMsg\MsgData\Application\ActionType | M | ***“Lock”*** |  |
| UFXMsg\MsgData\Application\ObjectFor\ContractIDT\ContractNumber | M | Card number |  |
| UFXMsg\MsgData\Application\ObjectFor\Client\ClientInfo\ShortName | M | ShortName of the Client used to verify client information |  |

Result message:

|  |  |  |
| --- | --- | --- |
| Field | M/O | Description |
| UFXMsg\MsgId | M | Message Id |
| UFXMsg\Source app | M | Source Application |
| UFXMsg\MsgData\Application\RegNumber | M | Application registration number |
| UFXMsg\MsgData\Application\OrderDprt | M | Branch code |
| UFXMsg\MsgData\Application\ObjectType | M | ***“Card”*** |
| UFXMsg\MsgData\Application\ActionType | M | ***“Lock”*** |
| UFXMsg\MsgData\ Application\Status\RespClass |  | Information |
| UFXMsg\MsgData\ Application\Status\RespCode |  |  |
| UFXMsg\MsgData\ Application\Status\ RespText |  |  |

### Impact Area

* Card Production

## REQWS007- Unlock Card

OCB wants to allow customer to unlock card (which is locked temporary) via internet banking system.

### Business Requirement

### Technical Details

### Description

|  |  |
| --- | --- |
| **General Settings – Way4** | |
| Purpose | Allow cardholder to unlock card (which was locked temporary) via E-Banking online channel |
| Process Mode | Online |
| Process Frequency | N.A. |
| Process Time | N.A. |
| Source | Internet Banking |
| Destination | Issuer / Cardholder |

Table 7 – General Settings

### Message Specifications

Incoming message:

|  |  |  |  |
| --- | --- | --- | --- |
| Field | M/O | Description | Notes |
| UFXMsg\MsgId | M | Message Id | 24 characters |
| UFXMsg\Source app | M | Source Application | Application code to realise which front-end application send the request (ex:IB, MB….) |
| UFXMsg\MsgData\Application\RegNumber | M | Application registration number | Unique number to identify application in the system |
| UFXMsg\MsgData\Application\OrderDprt | M | Branch code | Branch code from way4 (which branch request action) |
| UFXMsg\MsgData\Application\ObjectType | M | ***“Card”*** |  |
| UFXMsg\MsgData\Application\ActionType | M | ***“Unlock”*** |  |
| UFXMsg\MsgData\Application\ObjectFor\ContractIDT\ContractNumber | M | Card number |  |
| UFXMsg\MsgData\Application\ObjectFor\Client\ClientInfo\ShortName | M | ShortName of the Client used to verify client information |  |

Result message:

|  |  |  |
| --- | --- | --- |
| Field | M/O | Description |
| UFXMsg\MsgId | M | Message Id |
| UFXMsg\Source app | M | Source Application |
| UFXMsg\MsgData\Application\RegNumber | M | Application registration number |
| UFXMsg\MsgData\Application\OrderDprt | M | Branch code |
| UFXMsg\MsgData\Application\ObjectType | M | ***“Card”*** |
| UFXMsg\MsgData\Application\ActionType | M | ***“Unlock”*** |
| UFXMsg\MsgData\ Application\Status\RespClass |  | Information |
| UFXMsg\MsgData\ Application\Status\RespCode |  |  |
| UFXMsg\MsgData\ Application\Status\ RespText |  |  |

### Impact Area

* Card Production

## REQWS008- Delivery Card (Activate Card)

### Business Requirement

Customer can activate card new card via OCB’s E-Banking online channel.

### Technical Details

### Description

|  |  |
| --- | --- |
| **General Settings – Way4** | |
| Purpose | To allow customer to active new card via E-Banking online channel of OCB |
| Process Mode | Online |
| Process Frequency | N.A. |
| Process Time | N.A. |
| Source | Internet Banking |
| Destination | Issuer / Cardholder |

Table 8 – General Settings

### Message Specifications

Incoming message:

|  |  |  |  |
| --- | --- | --- | --- |
| Field | M/O | Description | Notes |
| UFXMsg\MsgId | M | Message Id | 24 characters |
| UFXMsg\Source app | M | Source Application | Application code to realise which front-end application send the request (ex:IB, MB….) |
| UFXMsg\MsgData\Application\RegNumber | M | Application registration number | Unique number to identify application in the system |
| UFXMsg\MsgData\Application\OrderDprt | M | Branch code | Branch code from way4 (which branch request action) |
| UFXMsg\MsgData\Application\ObjectType | M | ***“Card”*** |  |
| UFXMsg\MsgData\Application\ActionType | M | ***“Unlock”*** |  |
| UFXMsg\MsgData\Application\ObjectFor\ContractIDT\ContractNumber | M | Card number |  |
| UFXMsg\MsgData\Application\ObjectFor\Client\ClientInfo\ShortName | M | ShortName of the Client used to verify client information |  |

Result message:

|  |  |  |
| --- | --- | --- |
| Field | M/O | Description |
| UFXMsg\MsgId | M | Message Id |
| UFXMsg\Source app | M | Source Application |
| UFXMsg\MsgData\Application\RegNumber | M | Application registration number |
| UFXMsg\MsgData\Application\OrderDprt | M | Branch code |
| UFXMsg\MsgData\Application\ObjectType | M | ***“Card”*** |
| UFXMsg\MsgData\Application\ActionType | M | ***“Unlock”*** |
| UFXMsg\MsgData\ Application\Status\RespClass |  | Information |
| UFXMsg\MsgData\ Application\Status\RespCode |  |  |
| UFXMsg\MsgData\ Application\Status\ RespText |  |  |

### Impact Area

* Card Production

## REQWS009- VipFlag Update

### Business Requirement

OCB requires to have a function which will allow customer service staff to switch the VIP status of customer to on/off via customer care system (VIP status is to allow every kind of transaction for a specified contract).

### Technical Details

### Description

|  |  |
| --- | --- |
| **General Settings – Way4** | |
| Purpose | To allow customer to switch on/off VIP flag to allow/limit some kind of transactions. |
| Process Mode | Online |
| Process Frequency | N.A. |
| Process Time | N.A. |
| Source | Customer care |
| Destination | Issuer / Cardholder |

Table 9 – General Settings

### Message Specifications

Incoming message:

|  |  |  |  |
| --- | --- | --- | --- |
| **Fields** | **M/O** | **Description** | **Notes** |
| UFXMsg\MsgId | M | Message Id | 24 characters |
| UFXMsg\Source app | M | Source application (example: IB) | Application code to realise which front-end application send the request (ex:IB, MB….) |
| UFXMsg\MsgData\Application\RegNumber | M | Registration number | Unique number to identify application in the system |
| UFXMsg\MsgData\Application\OrderDprt | M | Branch code | Branch code from way4 (which branch request action) |
| UFXMsg\MsgData\Application\ObjectType | M | **“Event”** |  |
| UFXMsg\MsgData\Application\ActionType | M | **“Add”** |  |
| UFXMsg\MsgData\Application\ObjectFor\ContractIDT\ContractNumber | M | Contract Number |  |
| UFXMsg\MsgData\Application\ObjectFor\ContractIDT\Client\ClientInfo\ShortName | M | Short Name | Client short name which will be used to verify the input |
| UFXMsg\MsgData\Application\Data\QueEvent\ActionCode | M | Event Code to active/deactive VIP Flag | Will be defined during product configuration |
| UFXMsg\MsgData\Application\Data\QueEvent\Comment | O | Comment |  |

Result message:

|  |  |  |
| --- | --- | --- |
| **Fields** | **M/O** | **Description** |
| UFXMsg\MsgId | M | Message Id (24 char) |
| UFXMsg\Source app | M | Source application (example: IB) |
| UFXMsg\MsgData\Application\RegNumber | M | Registration number |
| UFXMsg\MsgData\Application\OrderDprt | M | Branch code |
| UFXMsg\MsgData\Application\ObjectType | M | **“Event”** |
| UFXMsg\MsgData\Application\ActionType | M | **“Add”** |
| UFXMsg\MsgData\Application\ObjectFor\ContractIDT\ContractNumber | M | Contract Number |
| UFXMsg\MsgData\Application\ObjectFor\ContractIDT\Client\ClientInfo\ShortName | M | Short Name |
| UFXMsg\MsgData\Application\Status\RespClass | M |  |
| UFXMsg\MsgData\Application\Status\RespCode | M |  |
| UFXMsg\MsgData\Application\Status\RespText | M |  |

### Impact Area

* Product configuration

## REQWS010- MotoFlag Update

### Business Requirement

OCB require to have a function which will allow customer service staff to switch off the “POS key entry” transaction of a specified contract to on/off via customer care system

### Technical Details

### Description

|  |  |
| --- | --- |
| **General Settings – Way4** | |
| Purpose | To allow customer to switch on/off the “Key entry mode” transaction on POS. |
| Process Mode | Online |
| Process Frequency | N.A. |
| Process Time | N.A. |
| Source | Customer care |
| Destination | Issuer / Cardholder |

Table 10 – General Settings

### Message Specifications

Incoming message:

|  |  |  |  |
| --- | --- | --- | --- |
| **Fields** | **M/O** | **Description** | **Notes** |
| UFXMsg\MsgId | M | Message Id | 24 characters |
| UFXMsg\Source app | M | Source application (example: IB) | Application code to realise which front-end application send the request (ex:IB, MB….) |
| UFXMsg\MsgData\Application\RegNumber | M | Registration number | Unique number to identify application in the system |
| UFXMsg\MsgData\Application\OrderDprt | M | Branch code | Branch code from way4 (which branch request action) |
| UFXMsg\MsgData\Application\ObjectType | M | **“Event”** |  |
| UFXMsg\MsgData\Application\ActionType | M | **“Add”** |  |
| UFXMsg\MsgData\Application\ObjectFor\ContractIDT\ContractNumber | M | Contract Number |  |
| UFXMsg\MsgData\Application\ObjectFor\ContractIDT\Client\ClientInfo\ShortName | M | Short Name | Client short name which will be used to verify the input |
| UFXMsg\MsgData\Application\Data\QueEvent\ActionCode | M | Event Code to active/deactive POS key entry” transaction | Will be defined during product configuration |
| UFXMsg\MsgData\Application\Data\QueEvent\Comment | O | Comment |  |

Result message:

|  |  |  |
| --- | --- | --- |
| **Fields** | **M/O** | **Description** |
| UFXMsg\MsgId | M | Message Id |
| UFXMsg\Source app | M | Source application (example: IB) |
| UFXMsg\MsgData\Application\RegNumber | M | Registration number |
| UFXMsg\MsgData\Application\OrderDprt | M | Branch code |
| UFXMsg\MsgData\Application\ObjectType | M | **“Event”** |
| UFXMsg\MsgData\Application\ActionType | M | **“Add”** |
| UFXMsg\MsgData\Application\ObjectFor\ContractIDT\ContractNumber | M | Contract Number |
| UFXMsg\MsgData\Application\ObjectFor\ContractIDT\Client\ClientInfo\ShortName | M | Short Name |
| UFXMsg\MsgData\Application\Status\RespClass | M |  |
| UFXMsg\MsgData\Application\Status\RespCode | M |  |
| UFXMsg\MsgData\Application\Status\RespText | M |  |

### Impact Area

* Product configuration

## REQWS011- PinLock Update

### Business Requirement

OCB want to have a function which will allow customer to reset their pin attempts counter via E-Banking online channel

### Technical Details

### Description

|  |  |
| --- | --- |
| **General Settings – Way4** | |
| Purpose | To allow customer to reset the pin attempts counter of card via E-Banking online channel of OCB. |
| Process Mode | Online |
| Process Frequency | N.A. |
| Process Time | N.A. |
| Source | Internet Banking |
| Destination | Issuer / Cardholder |

Table 11 – General Settings

### Message Specifications

Incoming message:

|  |  |  |  |
| --- | --- | --- | --- |
| Field | M/O | Description | Notes |
| UFXMsg\MsgId | M | Message Id | 24 characters |
| UFXMsg\Source app | M | Source Application | Application code to realise which front-end application send the request (ex:IB, MB….) |
| UFXMsg\MsgData\Application\RegNumber | M | Application registration number | Unique number to identify application in the system |
| UFXMsg\MsgData\Application\OrderDprt | M | Branch code | Branch code from way4 (which branch request action) |
| UFXMsg\MsgData\Application\ObjectType | M | ***“Contract”*** |  |
| UFXMsg\MsgData\Application\ActionType | M | ***“ClearPINAttempts”*** |  |
| UFXMsg\MsgData\Application\ObjectFor\ContractIDT\ContractNumber | M | Card number |  |
| UFXMsg\MsgData\Application\ObjectFor\ ContractIDT\Client\ClientInfo\ShortName | M | ShortName of the Client used to verify client information |  |

Result message:

|  |  |  |
| --- | --- | --- |
| Field | M/O | Description |
| UFXMsg\MsgId |  | Message Id |
| UFXMsg\Source app |  | Source Application |
| UFXMsg\MsgData\Application\RegNumber |  | Application registration number |
| UFXMsg\MsgData\Application\OrderDprt |  | Branch code |
| UFXMsg\MsgData\Application\ObjectType |  | ***“Contract”*** |
| UFXMsg\MsgData\Application\ActionType |  | ***“ClearPINAttempts”*** |
| UFXMsg\MsgData\Application\ObjectFor\ContractIDT\ContractNumber |  | Card number |
| UFXMsg\MsgData\Application\ObjectFor\ ContractIDT\Client\ClientInfo\ShortName |  | ShortName of the Client used to verify client information |
| UFXMsg\MsgData\Application\Status\RespClass |  |  |
| UFXMsg\MsgData\Application\Status\RespCode |  |  |
| UFXMsg\MsgData\Application\Status\RespText |  |  |

### Impact Area

* Issuing/Card contract

## REQWS012- SMS Regist

### Business Requirement

External customer can switch on/off their SMS notification service via E-Banking online channel of OCB.

### Technical Details

### Description

|  |  |
| --- | --- |
| **General Settings – Way4** | |
| Purpose | To allow customer to register/un-register the SMS notification service via E-Banking online channel. |
| Process Mode | Online |
| Process Frequency | N.A. |
| Process Time | N.A. |
| Source | Internet Banking |
| Destination | Issuer / Cardholder |

Table 12 – General Settings

### Message Specifications

Incoming message:

|  |  |  |  |
| --- | --- | --- | --- |
| **Fields** | **M/O** | **Description** | **Notes** |
| UFXMsg\MsgId | M | Message Id | 24 characters |
| UFXMsg\Source app | M | Source application (example: IB) | Application code to realise which front-end application send the request (ex:IB, MB….) |
| UFXMsg\MsgData\Application\RegNumber | M | Registration number | Unique number to identify application in the system |
| UFXMsg\MsgData\Application\OrderDprt | M | Branch code | Branch code from way4 (which branch request action) |
| UFXMsg\MsgData\Application\ObjectType | M | **“Event”** |  |
| UFXMsg\MsgData\Application\ActionType | M | **“Add”** |  |
| UFXMsg\MsgData\Application\ObjectFor\ContractIDT\ContractNumber | M | Contract Number |  |
| UFXMsg\MsgData\Application\ObjectFor\ContractIDT\Client\ClientInfo\ShortName | M | Short Name | ShortName of the Client used to verify client information |
| UFXMsg\MsgData\Application\Data\QueEvent\ActionCode | M | Event Code to active/deactive SMS service | Will be defined during product configuration |
| UFXMsg\MsgData\Application\Data\QueEvent\Comment | O | Comment |  |

Result message:

|  |  |  |
| --- | --- | --- |
| **Fields** | **M/O** | **Description** |
| UFXMsg\MsgId |  | Message Id (24 char) |
| UFXMsg\Source app |  | Source application (example: IB) |
| UFXMsg\MsgData\Application\RegNumber |  | Registration number |
| UFXMsg\MsgData\Application\OrderDprt |  | Branch code |
| UFXMsg\MsgData\Application\ObjectType |  | **“Event”** |
| UFXMsg\MsgData\Application\ActionType |  | **“Add”** |
| UFXMsg\MsgData\Application\ObjectFor\ContractIDT\ContractNumber |  | Contract Number |
| UFXMsg\MsgData\Application\ObjectFor\ContractIDT\Client\ClientInfo\ShortName |  | Short Name |
| UFXMsg\MsgData\Application\Status\RespClass |  |  |
| UFXMsg\MsgData\Application\Status\RespCode |  |  |
| UFXMsg\MsgData\Application\Status\RespText |  |  |

### Impact Area

* Product configuration

## REQWS013- Auto Payment Regist

### Business Requirement

OCB want to allow customer to register the “Credit card Auto Payment” service via E-Banking online channel.

### Technical Details

### Description

|  |  |
| --- | --- |
| **General Settings – Way4** | |
| Purpose | To allow customer to register/un-register the “Credit card Auto Payment” service via OCB’s E-Banking online channel. |
| Process Mode | Online |
| Process Frequency | N.A. |
| Process Time | N.A. |
| Source | Internet Banking |
| Destination | Issuer / Cardholder |

Table 13 – General Settings

### Message Specifications

Incoming message:

|  |  |  |  |
| --- | --- | --- | --- |
| Field | M/O | Description | Notes |
| UFXMsg\MsgId | M | Message Id | 24 characters |
| UFXMsg\Source app | M | Source Application | Application code to realise which front-end application send the request (ex:IB, MB….) |
| UFXMsg\MsgData\Application\RegNumber | M | Application registration number | Unique number to identify application in the system |
| UFXMsg\MsgData\Application\OrderDprt | M | Branch code | Branch code from way4 (which branch request action) |
| UFXMsg\MsgData\Application\ObjectType | M | ***“Contract”*** |  |
| UFXMsg\MsgData\Application\ActionType | M | ***“Update”*** |  |
| UFXMsg\MsgData\Application\ObjectFor\ContractIDT\ContractNumber | M | Contract number |  |
| UFXMsg\MsgData\Application\ObjectFor\ ContractIDT\Client\ClientInfo\ShortName | M | ShortName of the Client used to verify client information |  |
| UFXMsg\MsgData\Application\Data\Contract\AddContractInfo\ADDINFO01 | O | Depend on configuration of Autopayment, one of these four field will be used to store the tag to specify whether customer using the auto payment service or not |  |
| UFXMsg\MsgData\Application\Data\Contract\AddContractInfo\ADDINFO02 | O |  |
| UFXMsg\MsgData\Application\Data\Contract\AddContractInfo\ADDINFO03 | O |  |
| UFXMsg\MsgData\Application\Data\Contract\AddContractInfo\ADDINFO04 | O |  |

Result message:

|  |  |  |
| --- | --- | --- |
| Field | M/O | Description |
| UFXMsg\MsgId |  | Message Id |
| UFXMsg\Source app |  | Source Application |
| UFXMsg\MsgData\Application\RegNumber |  | Application registration number |
| UFXMsg\MsgData\Application\OrderDprt |  | Branch code |
| UFXMsg\MsgData\Application\ObjectType |  | ***“Contract”*** |
| UFXMsg\MsgData\Application\ActionType |  | ***“Update”*** |
| UFXMsg\MsgData\Application\ObjectFor\ContractIDT\ContractNumber |  | Contract number |
| UFXMsg\MsgData\Application\ObjectFor\ ContractIDT\Client\ClientInfo\ShortName |  | ShortName of the Client used to verify client information |
| UFXMsg\MsgData\Application\Status\RespClass |  |  |
| UFXMsg\MsgData\Application\Status\RespCode |  |  |
| UFXMsg\MsgData\Application\Status\RespText |  |  |

### Impact Area

* Issuing Contract

## REQWS014- Ecommerce Regist

### Business Requirement

OCB want to allow customer to switch on/off the Ecommerce transaction type via E-Banking online Channel.

### Technical Details

### Description

|  |  |
| --- | --- |
| **General Settings – Way4** | |
| Purpose | To allow customer to switch on/off the Ecommerce transaction type via OCB’s E-Banking online channel. |
| Process Mode | Online |
| Process Frequency | N.A. |
| Process Time | N.A. |
| Source | Internet Banking |
| Destination | Issuer / Cardholder |

Table 14 – General Settings

### Message Specifications

Incoming message:

|  |  |  |  |
| --- | --- | --- | --- |
| **Fields** | **M/O** | **Description** | **Notes** |
| UFXMsg\MsgId | M | Message Id | 24 characters |
| UFXMsg\Source app | M | Source application (example: IB) | Application code to realise which front-end application send the request (ex:IB, MB….) |
| UFXMsg\MsgData\Application\RegNumber | M | Registration number | Unique number to identify application in the system |
| UFXMsg\MsgData\Application\OrderDprt | M | Branch code | Branch code from way4 (which branch request action) |
| UFXMsg\MsgData\Application\ObjectType | M | **“Event”** |  |
| UFXMsg\MsgData\Application\ActionType | M | **“Add”** |  |
| UFXMsg\MsgData\Application\ObjectFor\ContractIDT\ContractNumber | M | Contract Number |  |
| UFXMsg\MsgData\Application\ObjectFor\ContractIDT\Client\ClientInfo\ShortName | M | Short Name | ShortName of the Client used to verify client information |
| UFXMsg\MsgData\Application\Data\QueEvent\ActionCode | M | Event Code to active/deactive Ecommerce transaction | Will be defined during product configuration |
| UFXMsg\MsgData\Application\Data\QueEvent\Comment | O | Comment |  |

Result message:

|  |  |  |
| --- | --- | --- |
| **Fields** | **M/O** | **Description** |
| UFXMsg\MsgId | M | Message Id (24 char) |
| UFXMsg\Source app | M | Source application (example: IB) |
| UFXMsg\MsgData\Application\RegNumber | M | Registration number |
| UFXMsg\MsgData\Application\OrderDprt | M | Branch code |
| UFXMsg\MsgData\Application\ObjectType | M | **“Event”** |
| UFXMsg\MsgData\Application\ActionType | M | **“Add”** |
| UFXMsg\MsgData\Application\ObjectFor\ContractIDT\ContractNumber | M | Contract Number |
| UFXMsg\MsgData\Application\ObjectFor\ContractIDT\Client\ClientInfo\ShortName | M | Short Name |
| UFXMsg\MsgData\Application\Status\RespClass | M |  |
| UFXMsg\MsgData\Application\Status\RespCode | M |  |
| UFXMsg\MsgData\Application\Status\RespText | M |  |

### Impact Area

* Product configuration

# Notifications

SMS/Email notification from WAY4 will be connect to one HTTP gateway in OCB. CCOM message will be used as default message specification here.

Sample CCOM message:

* SMS notification

Request:

<CComMsg version="1.0" msg\_type="Outgoing" direction="Rq">

<MsgId>32001</MsgId>

<MsgData>

<SvcType>sms</SvcType>

<To>099938882</To>

<From>OCBBank</From>

<Content>

<Type>Text</Type>

<Text>Transaction using your credit card xxxxx4263 value VND1400000 23/09/15 in E-bay successful</Text>

</Content>

</MsgData>

</CComMsg>

Response:

<CComMsg direction="Rs" msg\_type="Outgoing" version="1.0" resp\_code="0">

<MsgId>32001</MsgId>

<MsgData>

<SvcType>sms</SvcType>

<To>099938882</To>

</MsgData>

</CComMsg>

* Email notification

Request:

<CComMsg direction="Rq" msg\_type="Outgoing" version="1.0">

<MsgId>2186</MsgId>

<MsgData>

<SvcType>mail</SvcType>

<To>emailtest1@qwerty.com</To>

<From>ATMMONITORING</From>

<Subject>ATM 28000888 Problem Notification</Subject>

<MsgDtls/>

<Content>

<Type>Text</Type>

<Text>ATM ID : 28000888 STATUS PROBLEM : Supervisor mode entry. Please check!</Text>

</Content>

</MsgData>

</CComMsg>

Response:

<CComMsg resp\_code="0" direction="Rs" msg\_type="Outgoing" version="1.0">

<MsgId>2186</MsgId>

<MsgData>

<SvcType>mail</SvcType>

<To>emailtest1@qwerty.com</To>

<Subject>ATM 28000888 Problem Notification</Subject>

</MsgData>

</CComMsg>

## General rules

1. If any SMS return “Fail”, the system must send again:
2. Must have log Table for SMS (content, phone nbr, result, date send sms (dd/mm/yyyy hh24:mi:ss),message type, error message)

## REQSMS001- SMS Credit Billing Remind

### Business Requirement

OCB would like to have SMS notification for customer about Total OS and MTP after closing billing cycle. These SMS will be send manually by custom menu on Way4 DBM.

### Technical Details

### Description

|  |  |
| --- | --- |
| General Settings – Way4 | |
| Purpose | Send notification to customer for Total OS and MTP |
| Process Mode | Online |
| Process Frequency | N.A. |
| Process Time | N.A. |
| Source | Issuing Event Message |
| Destination | SMS/Email Gateway |

Table 15 – General Settings

### Message Template

* Normal: Du no tren BTBGD cua TK the 4 so cuoi [last 4 digits] lap ngay [bill date (dd-mm-yy)] la [closing balance (999,999,999)]VND. Vui long thanh toan toi thieu [mindue]VND truoc 10h00 ngay [duedate (dd-mm-yy) (if a holiday, It will change to the nearest working day before)]
* Overdue [Bad debt] (nợ quá hạn – 4 kỳ chậm trả): Du no tren BTBGD cua TK the 4 so cuoi [last 4 digits] lap ngay [bill date (dd- mm-yy)] la [closing balance (999,999,999)]VND va da chuyen sang No qua han. Quy khach vui long thanh toan toan bo du no nay.

### Additional Information

Every customer should have email / mobile number inside address data. This email/mobile number will be use to send sms/email notification.

### Impact Area

* Issuing Contact
* Product configuration
* Event Message

## REQSMS002- Balance Changing (Transaction)

### Business Requirement

OCB would like to have SMS notification for every successful card transaction (which change the Balance of card).

### Technical Details

### Description

|  |  |
| --- | --- |
| General Settings – Way4 | |
| Purpose | Send notification to customer for balance change |
| Process Mode | Online |
| Process Frequency | N.A. |
| Process Time | N.A. |
| Source | Issuing Event Message |
| Destination | SMS/Email Gateway |

Table 16 – General Settings

### Message Template

Content: TK.The co 4 so cuoi [last 4 digits] giao dich gan nhat: [Description].So tien: [Transaciton\_amount (999,999,999)][Currency].

* + Purchase/ Cash/ Other TXN:
    - Description: [merchant desc]
  + Receive Fund Transfer:
    - Description: nhan CK + : [merchant desc]
  + Interest Prepaid:
    - Description: Lai the
  + Refund:
    - Description: Hoan tra
  + Payment:
    - Description: Nap tien + [mat tai quay; chuyen khoan tai quay; tu ngan hang khac; tu SMS/ebanking; the chi tieu cong]
  + Misc Debit:
    - Description: Ghi no
  + Misc Credit
    - Description: Ghi co

### Additional Information

Every customer should have email / mobile number inside address data. This email/mobile number will be use to send sms/email notification.

### Impact Area

* Issuing Contact
* Product configuration
* Event Message

## REQSMS003- Late Payment Fee Remind

### Business Requirement

OCB would like to have SMS notification when customer have an overdue.

### Technical Details

### Description

|  |  |
| --- | --- |
| General Settings – Way4 | |
| Purpose | Send notification to customer for late payment |
| Process Mode | Online |
| Process Frequency | N.A. |
| Process Time | N.A. |
| Source | Issuing Event Message |
| Destination | SMS/Email Gateway |

Table 17 – General Settings

### Message Template

Content: The tin dung MasterCard/JCB/CashCard cua Quy khach da qua han thanh toan. Quy khach vui long thanh toan ngay. Vui long bo qua tin nhan neu da thanh toan.

### Additional Information

Every customer should have email / mobile number inside address data. This email/mobile number will be use to send sms/email notification.

### Impact Area

* Issuing Contact
* Product configuration
* Event Message

## REQEMAIL001- Email notification on Late Payment

### Business Requirement

OCB would like to have email notification when customer have an overdue.

### Technical Details

### Description

|  |  |
| --- | --- |
| General Settings – Way4 | |
| Purpose | To notify customer on overdue status |
| Process Mode | Online |
| Process Frequency | N.A. |
| Process Time | N.A. |
| Source | Issuing Event Message |
| Destination | SMS/Email Gateway |

Table 18 – General Settings

### Message Template

From: [OCBcard@ocb.com.vn](mailto:OCBcard@ocb.com.vn)

To: **email\_id**

Subject: **TRUNG TÂM THẺ NGÂN HÀNG PHƯƠNG ĐÔNG - THANH TOÁN THẺ TÍN DỤNG**

Content:

Kính gửi quý khách hàng.

Cám ơn Quý khách đã sử dụng dịch vụ thẻ của Ngân hàng Phương Đông.

Bằng email này, Trung Tâm Thẻ Ngân hàng Phương Đông trân trọng thông báo: Thẻ tín dụng MasterCard/JCB/Local của Quý Khách sử dụng tại Ngân hàng Phương Đông đang phát sinh quá hạn thanh toán. Quý khách vui lòng thanh toán ngay.

Để biết thông tin chi tiết hoặc cần giải đáp thắc mắc liên quan, Quý Khách vui lòng liên lạc với Trung tâm Thẻ - Ngân hàng Phương Đông theo số điện thoại 18006678 để được hỗ trợ. Nếu quý khách đã thanh toán, vui lòng bỏ qua thông báo này.

Xin trân trọng cảm ơn.

*Dear Sir/Madam*

*Thanks you for using Orient Commercial Bank Products and Services*

*We would like to announce that your OCB Credit Card is having an overdue debt. Please pay your debt as soon as possible.*

*In order to have more information, please contact us to Card Center 18006678, to be supported. If your debt was paid, please kindly ignore this statement.*

*Thank you very much indeed,*

*Best Regards,*

### Additional Information

Every customer should have email / mobile number inside address data. This email/mobile number will be use to send sms/email notification.

### Impact Area

* Issuing Contact
* Product configuration
* Event Message

# Other requirement

Way4 supports all of the functions mentioned above and base functionality as attached files:

