

Debit Card Interface User Guide

Oracle FLEXCUBE Universal Banking

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1. Preface

1.1 Introduction

This manual is designed to help acquaint you with the interface between Oracle FLEXCUBE and the other systems within your bank.

This manual provides you extensive explanations about the various maintenances required for the smooth exchange of data between Oracle FLEXCUBE and the applicable systems through the interface. It also gives you an insight into the processes involved in the actual exchange of data.

1.2 Audience

This manual is intended for the following User/User Roles.

Role	Function
Back office clerk	Input functions for contracts
Back office managers/officers	Authorization functions
Product Managers	Product definition and authorization
End of day operators	Processing during end of day/ beginning of day
Financial Controller / Product Managers	Generation of reports

1.3 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

1.4 Organization

This manual is organized as follows:





Chapter 1	<i>About this Manual</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	<i>Debit Card Interface</i> explains the process of capturing debit card transactions originating from Automatic Teller Machines (ATM) and POS terminals attached to different branches of your bank.
Chapter 3	<i>Function ID Glossary</i> has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

1.5 Abbreviations

Abbreviation	Description
System	Unless and otherwise specified, it shall always refer to Oracle FLEX-CUBE system
EOD	End Of Day
CMS	Card Management System
BIN	Bank Identification Number

1.6 Glossary of Icons

This User Manual may refer to all or some of the following icons.

Icons	Function
	Exit
	Add row
	Delete row
	Option List

1.7 Related Documents

- Procedures User Manual

2. Debit Card Interface

2.1 Introduction

Oracle FLEXCUBE facilitates the processing of debit card transactions originating from Automatic Teller Machines (ATM) and POS terminals attached to different branches of your bank.

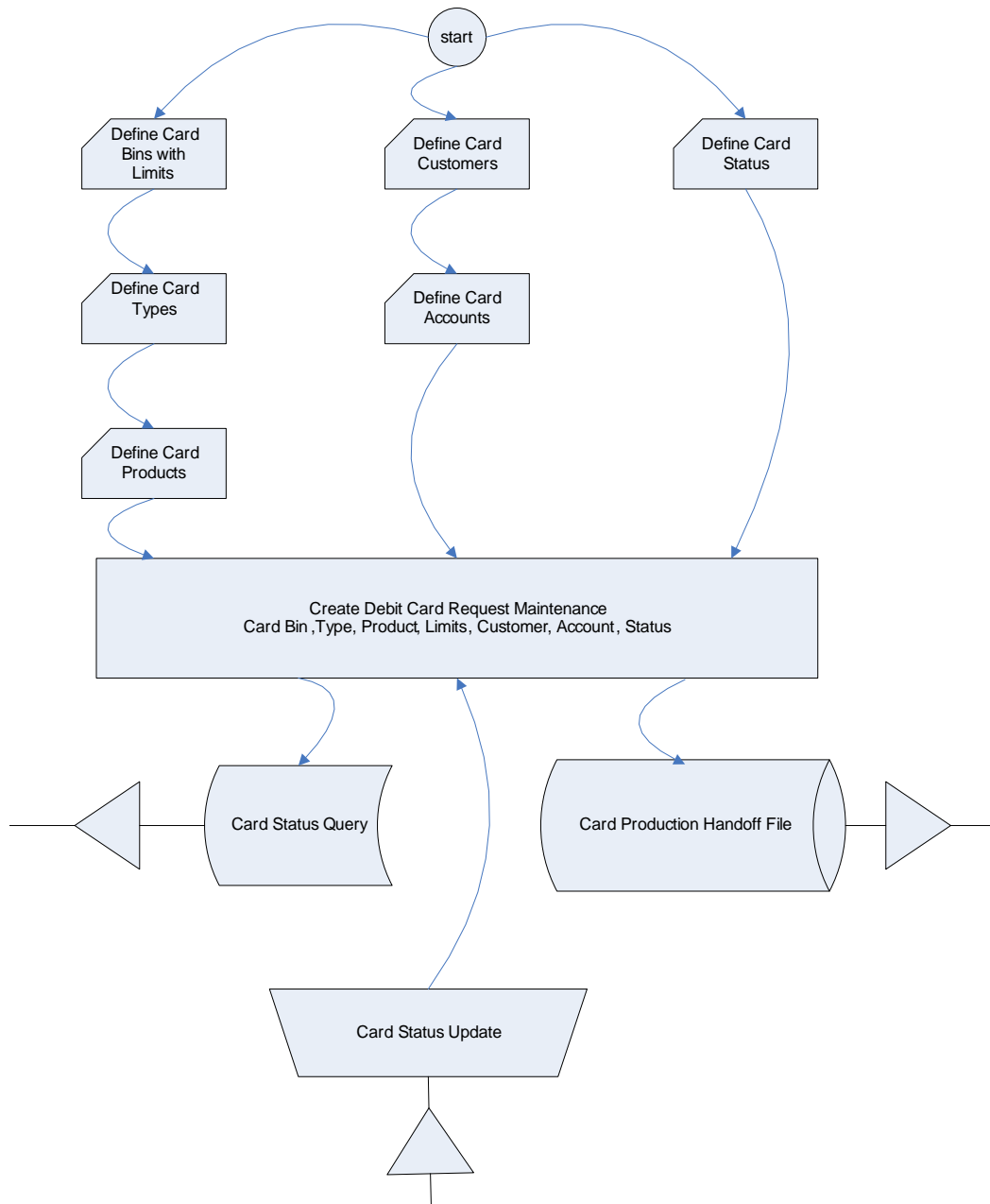
You will be allowed to capture different types of debit cards in Oracle FLEXCUBE. The cards are linked to individual customer accounts.

You need to do the following maintenance in Oracle FLEXCUBE for the debit card interface to work:

- **Card BIN Maintenance:** Card BIN maintenance should be created for every issuer product that the bank wishes to provide to customers. These BINs would be provided to bank typically by networks like VISA/MasterCard or by ISO organization. ATM and POS transaction count and amount limits are maintained for every BIN in this maintenance
- **Card Type Maintenance:** Card Types should be created to uniquely identify the set of Issuer BINs maintained. For example Visa might issue 433333 and 422222 under 'Classic' type and 455555 and 466666 under 'Gold type' etc.
- **Card Product Maintenance:** Card product maintenance is to link a given card type to a card product. You are not able to link multiple card types to same card products. Card products are linked in Debit Card Product Maintenance to uniquely identify the card nature that is requested.
- **Card Status Maintenance:** Card status has to be defined as card applied, closed, card issued, activated, and blocked.
- **Card Customers Maintenance:** Card customer should be maintained.
- **Card Accounts Maintenance:** This maintenance is required for creating the customer account who wishes to avail the card.
- **Card Requests Maintenance:** This is the master table which stores the card request and further life cycle details.

2.2 Process Flow

The following flow diagram depicts the working of the Debit Card Interface:



2.3 Maintaining Card BIN

You have to create Card BIN maintenance for every issuer product that the bank wishes to provide to customers. You can maintain the details of the card BIN in the 'Card BIN Maintenance' screen. You can invoke the 'Card BIN Maintenance' screen by typing 'STDBINMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Specify the following details in this screen:

Card BIN

Specify the Bank Identification Number (BIN).

Description

Specify the description of the BIN.

Bank Institution Id

Specify the bank institution code.

Default Renewal Unit

Select the default renewal unit of the cards issued under the card BIN from the drop-down list. This list displays the following values:

- Year
- Month
- Week
- Day

Default Renewal Cycle

Specify the default renewal unit value of the cards issued under the card BIN.

Example

To indicate that the card should be renewed after every 2 Years when the Default Renewal Unit is Yearly, you have to specify the Default Renewal Cycle as 2.

ATM Limit

Specify the following details pertaining to ATM limit:

ATM Limit Unit

The system defaults the unit of ATM Limit count for transaction control as 'Day'. You cannot modify it.

ATM Count Limit

Specify the number of ATM transactions allowed for the unit defined for ATM.

ATM Amount Limit

Specify the maximum permissible amount for the unit defined for ATM.

Example

Specify 1000 to indicate 1000 account currency per unit.

Remote ATM Limit Unit

The system defaults the unit of Remote ATM Limit count for transaction control as 'Day'. You cannot modify it.

Remote transaction means transactions done outside the bank network. For example, an ATM transaction done in ICICI ATM using CITIBANK debit card.

Remote ATM Count Limit

Specify the number of ATM transactions allowed for the unit defined for remote ATM.

Remote ATM Amount Limit

Specify maximum permissible amount for the unit defined for remote ATM.

Example

Specify 1000 to indicate 1000 account currency per unit.

POS Limit

Specify the following details pertaining to POS limit:

POS Limit Unit

The system defaults the unit of POS Limit count for transactions control as 'Day'. You cannot modify it.

POS Count Limit

Specify the number of POS transactions allowed for the unit defined for POS.

POS Amount Limit

Specify the maximum permissible amount for the unit defined for POS.

Example

Specify 1000 to indicate 1000 account currency per unit.

Remote POS Limit Unit

The system defaults the unit of Remote POS Limit count for transaction control as 'Day'. You cannot modify it.

Remote POS Count Limit

Specify the number of transactions allowed from a remote POS.

Remote POS Amount Limit

Specify maximum permissible amount for the unit defined for remote POS.

Example

Specify 1000 to indicate 1000 account currency per unit.

2.4 Maintaining Card Type

You can maintain the card type in the 'Card Type Maintenance' screen. You can invoke the 'Card Type Maintenance' screen by typing 'STDTYMNT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows the 'Card Type Maintenance' application window. The window title is 'Card Type Maintenance'. The toolbar includes 'New' and 'Enter Query' buttons. The main form area contains the following fields:

- Card Type *
- Description
- Auto Generate Card Number
- Card Number Pattern: @PID@SEQ:2

Below the form is a table with one row containing 'Card BIN *'. At the bottom, there is a 'Fields' section with columns for 'Maker', 'Checker', 'Date Time:', 'Mod No', 'Record Status', and 'Authorization Status', along with an 'Exit' button.

Specify the following details in this screen:

Card Type

Specify the type of the card.

Description

Specify the description of the Card type.

Auto Generate Card Number

Check this box to auto generate the card number. If you select this check box, you must enter the card number pattern in the 'Card Number Pattern' field.

Card Number Pattern

The system displays the card number pattern. The format of the pattern is @(PID)@(SEQ:2), where @PID is the PID of the customer followed by sequence number.

BIN Details

Specify the BIN details here:

Card BIN

Select the BIN for the card issued from the option list. You can associate multiple BINs to the same card type.

2.5 Maintaining Debit Card Products

You can maintain debit card product in the 'Debit Card Product Maintenance' screen. This screen links a given card type to a card product (one to one). You are not allowed to link

multiple card types to same card products. Card products are linked to uniquely identify the card nature that is requested.

You can invoke the 'Debit Card Product Maintenance' screen by typing 'STDCPROD' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a software window titled "Debit Card Product Maintenance". At the top left, there are "New" and "Enter Query" buttons. The main area contains the following fields and controls:

- Card Product *
- Description *
- Card Type *
- Card BIN
- Expiry Date
- Debit/Credit Card section with two radio buttons: Debit Card and Credit Card

At the bottom of the window, there is a "Fields" section with the following columns: Maker, Checker, Date Time:, Date Time:, Mod No, Record Status, Authorization Status, and an Exit button.

Specify the following details in this screen:

Card Product

Specify the Product Code.

Description

Specify the description of the specified Card product.

Card Type

Specify the type of Card allowed for the card product.

Card Bin

Specify the card bin for the card product. Alternatively, you can select the card bin from the drop down list. The list displays the valid card bin details maintained in the system.

Expiry Date

Specify the date after which the card product cannot be used.

Debit/Credit Card

Select the type of the card to be maintained. The options are as follows:

- Debit Card
- Credit Card

2.6 Maintaining Card Status Details

You can maintain the card status in line with the Card Management System in the 'Card Status' screen. You can invoke the 'Card Status' screen by typing 'STDSTATM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a software window titled "Card Status". At the top, there is a toolbar with "New" and "Enter Query" buttons. Below the toolbar, there are three input fields: "Card Status *", "Description", and "Priority *". At the bottom of the window, there is a "Fields" section with the following labels: "Maker", "Checker", "Date Time:", "Date Time:", "Mod No", "Record Status", "Authorization Status", and an "Exit" button.

Specify the following details in this screen:

Card Status

Specify the status of the card. Initially, when the request for the card is initiated, the card status will be 'Card applied'. Later you can change this to any status depending upon the need.

The card status can be of the following:

- R – Specify 'R' to indicate the status as Requested
- A- Specify 'A' to indicate the status as Activated
- C- Specify 'C' to indicate the status as Closed
- Card Issued when the card is sent with PIN and physical card
- B - Specify 'B' to indicate the status as Blocked

These codes are factory-shipped codes and can be modified at the time of implementation based on the Card Management System used by your bank.

Description

Specify a description for the status.

Priority

Specify the priority of each card status, which helps in forward movement of card status for individual card. You cannot assign the same priority number to more than one status code.

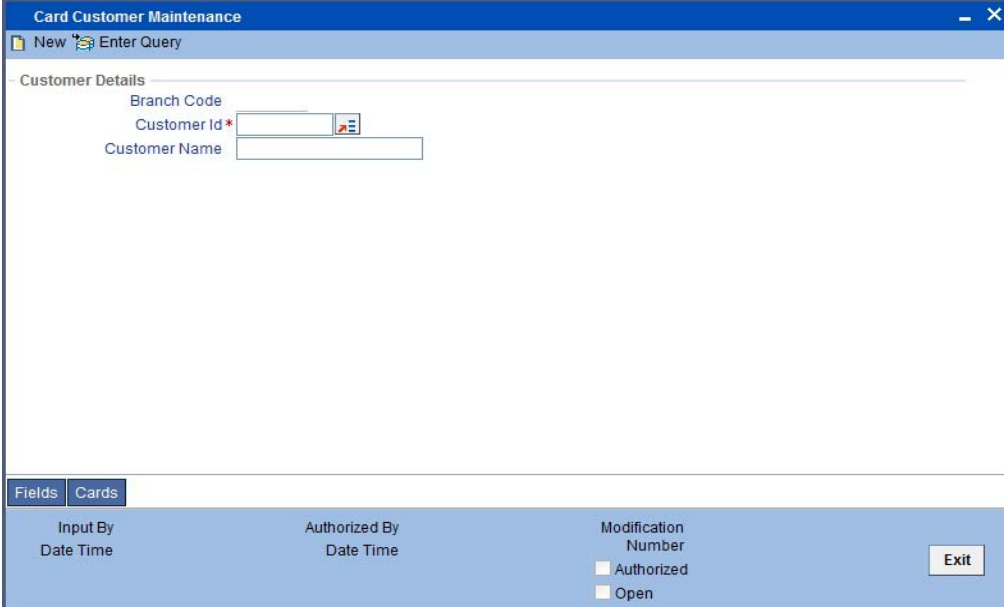
Priority number is a serial number to the card statuses. The status are Issued, Active, Blocked, and Closed. Priority number 1 against 'Issued', 2 against 'Activated', 98 for 'Blocked' and 99 for 'Closed' respectively.

Note

For Shinsei, the status 'Requested' is marked as zero or '0', which is not used. Therefore, status with priority '1' is the defaulted status of the card.

2.7 Maintaining Card Customer

You can maintain the card customer in the 'Card Customer Maintenance' screen. You can invoke the 'Card Customer Maintenance' screen by typing ' SWDCUSTM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



Specify the following details in this screen:

Branch Code

The branch code gets defaulted here.

Customer ID

Select the customer ID from the adjoining option list. The option list displays all the customers maintained in the system.

Customer Name

The customer name gets displayed, on selecting the customer id. However, you are allowed to change the customer name. Based on this the customer name will appear in the card master screen.

If Card Management System needs extra fields, the same can be maintained as UDFs using this screen. Click the 'UDF' button to maintain User Defined Fields for the CMS.

System validates the following:

- if any card customer is open at customer closure level – if any card customer is open that card customer needs to be closed before customer closure.
- if any card customer is closed during customer reopen – if the customer is closed, system will not allow the card customer to be reopened.

2.8 Maintaining Card Accounts

You can maintain the customer accounts which can be linked to cards in the 'Card Accounts Detail' screen. Also you can view the various cards attached to the same account using this screen. You can invoke the 'Card Accounts Detail' screen by typing 'SWDCARDA' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows the 'Card Account Detail' application window. The window title is 'Card Account Detail'. It features a toolbar with 'New' and 'Enter Query' buttons. The main area contains input fields for 'Branch Code *', 'Customer Id *', and 'Customer Account Number *', each with a dropdown arrow icon. Below these is a 'Debit/Credit Indicator' section with radio buttons for 'Debit' (selected) and 'Credit'. At the bottom, there are tabs for 'Fields' and 'Cards'. The 'Cards' tab is active, showing a table with columns: 'Input By Date Time', 'Authorized By Date Time', and 'Modification Number'. Under 'Modification Number', there are checkboxes for 'Authorized' and 'Open'. An 'Exit' button is located in the bottom right corner.

Specify the following details in this screen:

Branch Code

Specify the branch code.

Customer ID

Select the Customer ID from the option list.

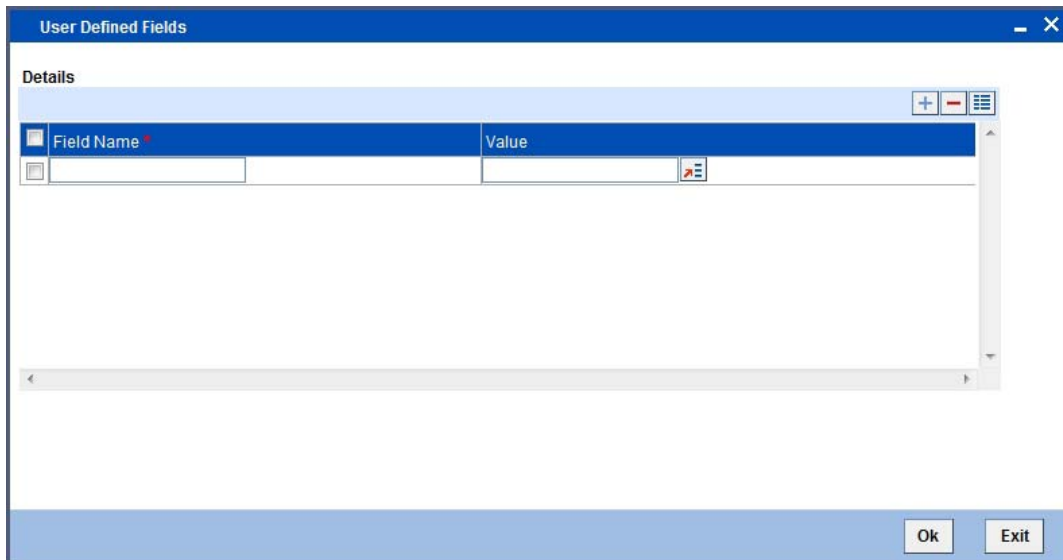
Customer Account Number

Select the customer account number from the option list.

2.8.1 Viewing Cards Summary

In query mode, you can click 'Cards' button to see the summary of the cards related to the account.

If Card Management System needs extra fields, the same can be maintained as UDFs using the 'Fields' screen. Click 'Fields' Button to invoke the 'Fields' screen.



Field Name	Value

System validates the following:

- if any card customer is open at customer closure level – if any card customer is open that card customer needs to be closed before customer closure.
- if any card customer is closed during customer reopen – if the customer is closed, system will not allow the card customer to be reopened.

2.9 Maintaining Card Master Details

The life-cycle of the card is maintained using the 'Card Master Maintenance' screen, right from raising card request to the card expiry/renewal. You can upload through excel to maintain card details through excel upload.

You can invoke the 'Card Master Maintenance' screen by typing 'STDCRDMS' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

This is the master table which stores the card request and further life cycle details. This screen is used for the following:

- To create new card requests
- To amend the card status manually(or through online upload)
- To query the Card to accounts / Account to Cards linkages by Oracle FLEXCUBE
- To generate the hand off file (new card requests)
- To generate the renewal file

Specify the following details:

Card Number

Specify the card number. The card number is also auto generated by the system based on the following criteria's:

- If you select the check box 'Generate Card Number', the system generates the card number in the pattern mentioned in the 'Card Number Pattern' field.
- If you do not select the check box, the card number pattern will not be applicable and the system does not auto generate the card number.

Note

- The system displays a two digit card number. During auto generation, the system does not prefix 10 digit PID to the card number (incremented for each card issued). In case of manual input, you can key in only 2 digit card number.
 - The two digit number is for display purpose only, but the actual card number will have the 10 digit PID prefix for both auto generation or manual input of card number.
-

Activate International Service

Check this box to activate international service on a particular card. By default, this checkbox is selected. You may change it.

Note

Transactions originating from other countries (not Japan) is not be processed for cards which do not have international service activated.

PID No

Specify the PID of the customer. Alternatively, you can select the PID No from the option list. The list displays all the valid PID No maintained in the system. The list also displays Kana name in the option list.

International Sequence Number

The system defaults the international sequence number with the card number. The number defaulted will be a replica of the card numbers last two digits (sequence). You can modify it.

After modification, the system saves the card number with the sequence number. During next card issue, the system defaults the sequence number by incrementing it by 1. Once the card is issued, you can move it to any other status, but cannot delete it.

Note

- This field is defaulted with the system generated sequence number.. You can modify this field if you select the 'Activate International Service' check box.
 - Card sequence number and international sequence number is reset to '01' once both have reached maximum value of 99. After that, if any new card is issued to the customer, the card number sequence will start from 01.
-

Branch Code

Branch code gets defaulted to current branch.

Card Products

Specify the product code of the card.

Request Reference Number

This is a system generated number. This reference number is used while doing updates based on response from CMS.

Card BIN

Select the Card BIN from the option list.

Customer No

The system defaults the customer number while selecting the PID number.

Card Type

The system displays the card type.

The system auto generates the card number as per the pattern/mask maintained in the 'Card Type' field and displays the card type. Card number is a unique field which is mapped against the account number and maintained in the switch. The card number will be a 12 digit comprising of PID and sequence number, making the card number unique.

Account No

Specify the Customer Account Number. It is validated against the customer account marked with 'ATM Facility'.

Customer

As part of specifying the details pertaining to customer, you can specify the following:

Name on Card

The system displays the first name and last name of the customer. You are allowed to modify it.

Owner ID Type

Specify the type of ID produced.

For example, PAN, Passport, DL etc.

Owner ID Number

Specify the identification number of the applicant.

Additional Holder ID Type

Specify the type of ID produced by additional holder.

For example, PAN, Passport, DL etc.

Additional Holder ID Number

Specify the Identification Number of the additional holder.

Recovery Account

Specify the recovery account here.

Additional Holder Date of Birth

Specify the date of birth of the additional holder from the adjoining calendar.

Additional Holder Relation

Specify the relation of the additional holder with the card holder.

Card

As part of specifying the card details, you can specify the following:

Card Number

It is generated by CMS when the mode is Request/renewal. However, you are allowed to specify the card number.

Card Application Date

Specify the date of card application.

Card Issued Date

Specify the date of issue of the card.

Card Renewal Date

The date of renewal of the card gets defaulted from the BIN level.

Card Expiry Date

Specify the expiry date of the card.

Activation Date

Specify the date of activation of the card.

Primary Card

By default, system considers the first Debit Card issued for an account as the primary card and hence checks this box. You are not allowed to change the same. System unchecks this box on subsequent card issued for the same customer account.

Issuer

Specify the name of the issuer.

Plastic Type

Specify the card type here.

Credit Card Limit

Specify the credit limit for the customer.

Primary Card No

In case of Secondary Cards, system displays the Primary Card Number here.

Status

As part of the specifying the status, you can specify the following:

Dispatch Status

Select the Dispatch Status from the drop-down list to indicate whether the card has been dispatched or not.

Pin Mailed Status

Select the PIN Mailed Status from the drop-down list to indicate whether PIN has been mailed to the cardholder or not.

Last Status Updated

Specify the date of last status change.

Last Operation

Specify the last operation done on card.

Delivery Channel for Card

Specify the delivery channel for the card dispatch.

Delivery Channel for PIN

Specify the delivery channel for the PIN.

Note

Delivery channel for Card and PIN should be different.

Dr/Cr Indicator

Select the type of indicator to be maintained. The options are as follows:

- Dr
- Cr

Card Status

Specify the status of the card. Alternatively, you can select the card status from the option list. The list displays the values in ascending order such as 'Issued', 'Activated', 'Blocked' and 'Closed'.

Note

- If the cards in 'Issued' are not authorized with in EOD, it will not impede the end of day process. If the card is 'Issued' and authorised, you cannot revoke the card status. Therefore, the status can be 'Activate', 'Close' or 'Block' status.
- If a card status is 'Blocked' or 'Closed', you cannot reopen the card number. Hence, the status 'Blocked' or 'Closed' is the last status for a card. When the card status is changes to 'Closed', the system updated the 'Expiry Date' of the card to current system date.

- If you change the card status as 'Close' manually, the system will perform a validation and displays an override message (configurable to error) 'Card status changed as close manually'.
 - If the card is re-issued with reason code as 'Lost' or 'Stolen' (Reason code: 01), the system updates the status of the previous card for the same account automatically to 'Blocked' (if the previous status was 'Active' or 'Issued').
 - Once the reissued card gets activated, during first transaction the previous card in blocked status gets 'Closed' automatically.
 - If the card re-issuance reason is anything other than 'Lost/Stolen' (Reason Code: Other than Lost), the status of previous cards will remains the same.
 - If the re-issued card is cancelled before activation (on the same day), the previous card in blocked status will be activated automatically and the reissued card will be closed. You can cancel the reissued card with reason code as 'Lost'
 - The system allows transactions for the account even if the card is blocked.
-

Reason

Specify the reason card status movement such as, Issue, Block, Close, and Reissue. If you select the 'Blocked' or 'Closure' status, you must enter the reason for the same.

Card Issue Type

Specify the card issue type, whether it is Temporary Issued or Already Issued.

Renewal

As part of the details pertaining to renewal, you can specify the following:

Remarks

Specify comments, if any.

Renewal Unit

Renewal unit gets defaulted here.

Renewal Cycle

Renewal cycle gets defaulted here.

Bill Cycle

Bill Cycle gets defaulted here.

ATM

The following details are displayed:

ATM Limit Unit

ATM Limit Unit gets defaulted from BIN.

ATM Count Limit

ATM Count Unit gets defaulted from BIN.

AMT Amount Limit

AMT Amount Unit gets defaulted from BIN.

Remote ATM Limit Unit

Remote transactions allowed through ATM unit gets defaulted.

Remote ATM Count Limit

Remote transactions unit allowed through ATM gets defaulted.

Remote ATM Amount Limit

Remote transactions allowed amount through ATM gets defaulted.

POS

The following details are displayed:

POS Limit Unit

POS Limit Unit gets defaulted from BIN

POS Count Limit

POS Count Unit gets defaulted from BIN

POS Amount Limit

POS Amount Unit gets defaulted from BIN

Remote POS Limit Unit

Remote transactions allowed through POS unit gets defaulted.

Remote POS Count Limit

Remote transactions unit allowed through POS gets defaulted.

Remote POS Amount Limit

Remote transactions allowed amount through POS gets defaulted.

Click 'Card Dairy' button to view the change of details of the card. You can view the history card details and modifications of the card.

Specify the following detail:

Card Number

Specify the card number to view the change of details of the card.

The system displays the following details:

- Branch Code
- Customer No
- Account No
- Card Type
- Card Status
- Remarks
- Card Currency
- ATM Count Limit
- ATM Amount Limit
- POS Count Limit
- POS Amount Limit
- Primary Card
- Card Renewal Date
- Card Expiry Date
- Dispatch Status

- Pin Mailed Status
- Last Status Updated
- Last Operation
- Renewal Unit
- Renewal Cycle
- Authorization Status

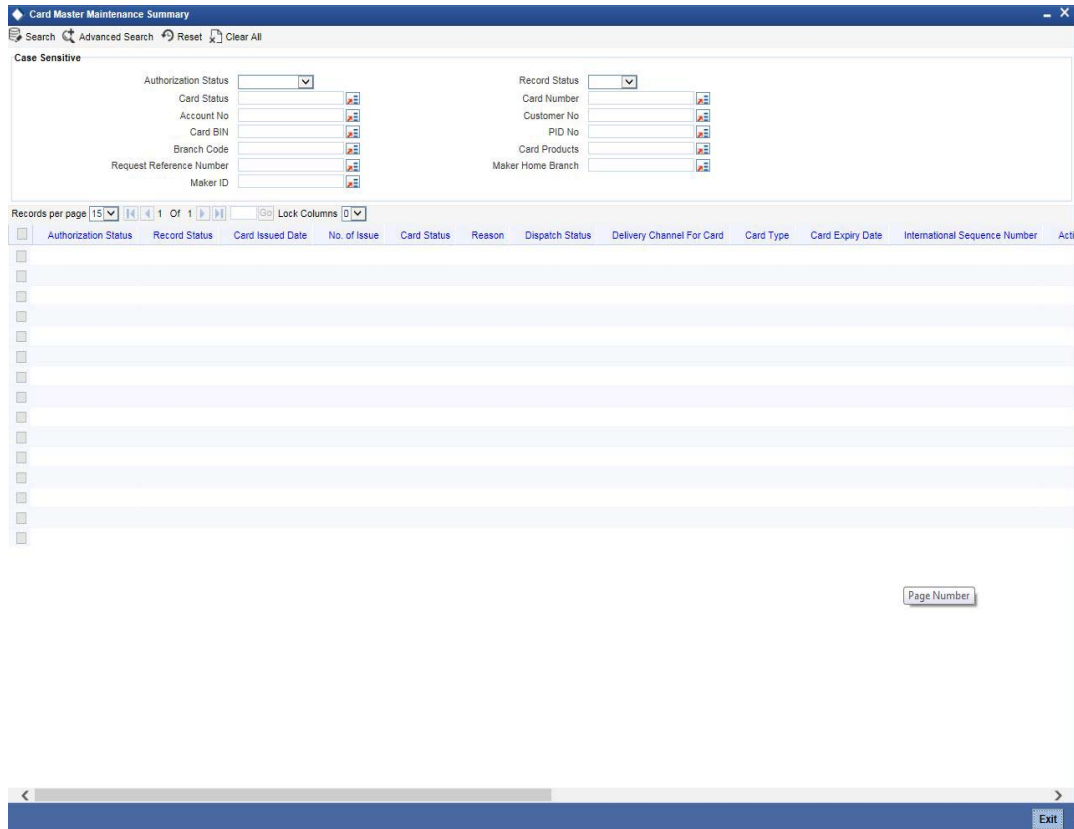
Note

- If two cards are issued simultaneously for a same account holder, the system auto increments the card numbers to '02'. If this card is deleted before the authorization the card, the sequence number increment can be stopped, else the retained card sequence number is incremented and any one of the card number has to be closed. During the next issue of the card sequence number would be '03', the system will issue multiple cards for the customer.
 - If a customer calls for a replacement card and if the previous card is still active, a new card can be given. System will not auto block the previous card.
 - If any card has to be given to the customer, then a new card is issued using card master. The system generates the card number with updating the sequence number by increment of 1.
 - Reissue of the card, will deselect check box 'No Debit' and 'No credit' of customer account screen.
 - If you select the auto debit card creation at CASA account opening, then system will allow you to specify the details of the debit card and details shall be passed on to Card master with card number. Since the card numbers is auto generated according to the mask maintained at the card type, input of card number at CASA account will not be required. Therefore, CASA will pass all other details except card number which would be blank and card number is auto generated.
 - If you specify the card number for which a format mask maintained for the card type, the system validates and displays a message, 'User entry for card number allowed for card number due to card auto generation' during save of card details at CASA.
-

2.9.1 Viewing Card Master Maintenance Summary

You can view summary of card master maintenance in the 'Card Master Maintenance Summary' screen. The system displays the latest card issued (after authorization) based on the issue date and card sequence number. For unauthorized records, the system displays the 'Issue Date' as null.

To invoke this screen, type 'STSCRDMS' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



You can query on records based on any one or all of the following criteria:

- Authorization Status
- Record Status
- Card Status
- Card Number
- Account No
- Customer No
- Card BIN
- PID No
- Branch Code
- Card Products
- Request Reference Number
- Maker Home Branch
- Maker ID

Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details:

- Authorization Status
- Record Status
- Card Issued Date
- No. of Issue
- Card Status
- Reason

- Dispatch Status
- Delivery Channel For Card
- Card Type
- Card Expiry Date
- International Sequence Number
- Activate International Service
- Last Status Updated
- Card Number
- Account No
- Customer No
- Card BIN
- PID No
- Branch Code
- Card Products
- Request Reference Number
- Maker Home Branch
- Maker ID

Double click on a record to invoke the detailed screen for that record.

2.10 Maintaining Reason Codes

You can capture reason or remarks which can be used in card operations. You can invoke the 'Reason Codes' screen by typing 'STDCRCMT' in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

The screenshot shows a software window titled "Reason Codes". At the top, there is a toolbar with "New" and "Enter Query" buttons. Below the toolbar, there are two input fields: "Reason Code" and "Description". The bottom of the window has a status bar with several fields: "Maker", "Checker", "Date Time", "Mod No", "Record Status", "Authorization", and "Status", along with an "Exit" button.

Specify the following details:

Reason Code

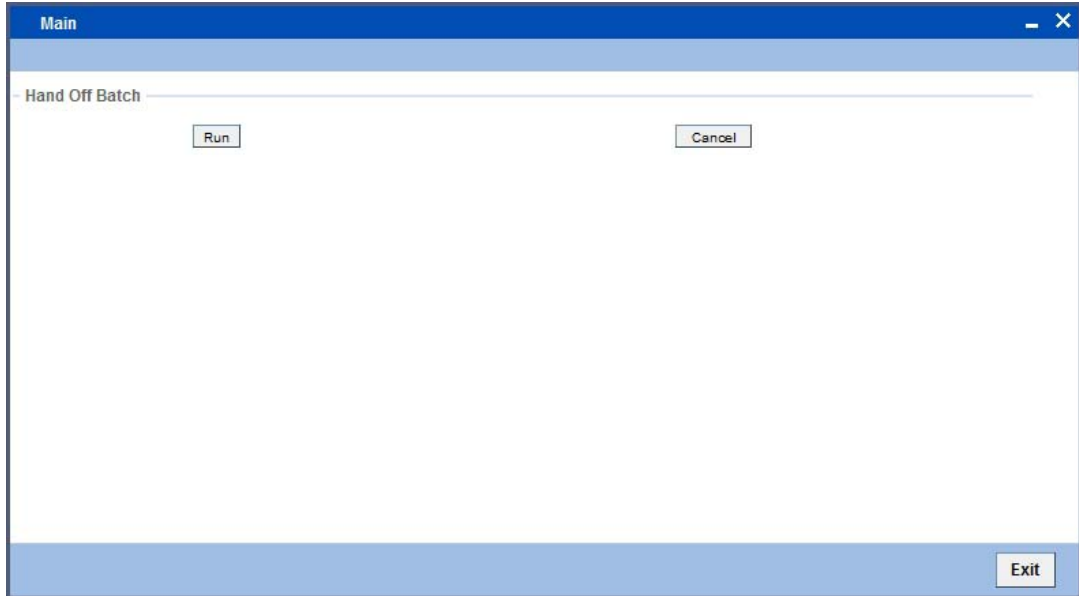
Specify the reason code of the reason, which is attached to the card during status movement.

Description

Specify the description of the reason.

2.11 Generating Card Handoff Files

You can generate handoff files in Card Info handoff file format using the 'Card Handoff Batch' screen. You can invoke the 'Card Handoff Batch' screen by typing 'DCDBATCH' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button. This batch can be configured as either ad-hoc run or EOD run. It generates the 'Oracle FLEXCUBE Specific CMS Handoff Format'.



Click 'Run' button in this screen to run the handoff batch.

2.11.1 File Format

The format of the hand off file generated is broadly structured as given below:

- Request 1
 - <Customer record >CRLF
 - <Account record>CRLF
 - <Card record>CRLF
- Request 2
 - <Customer record>CRLF
 - <Account record>CRL
 - <Card record>CRLF

Seq#	Field Name	Size	Remarks
Customer Record (Source STTM_CUSTOMER)			
1	Bank code	10	DCTM_CARD_ISS_BIN..BANK_IN-ST_ID
2	Branch code	3	Customer local branch

Seq#	Field Name	Size	Remarks
3	customer code	9	
4	customer type	1	0 - bank, 1 -individual, 2 - corporate
5	Last name	FC size	
6	First name	FC size	
7	Short name	FC size	
8	Sex	1	0 - male, 1-female,
9	Married	1	0 -single, 1 - married, 2 - divorced, 3- seperatd
10	Address 1	FC size	
11	Address 2	FC size	
12	Address 3	FC size	
13	Address 4	FC size	
14	City	FC size	
15	Pin Code	FC size	
16	work Phone	FC size	
17	Home Telephone	FC size	
Account Record(Source STTM_CUST_ACCOUNT)			
1	Bank code	10	DCTM_CARD_ISS_BIN..BANK_IN- ST_ID
2	Branch code	FC size	Account branch
3	Customer code	FC size	
4	Account number	FC size	
5	Account currency	FC size	
6	Account currency numeric	FC size	
7	Account type	2	10 -current, 20- savings
Card Record(Source DCTM_CARD_MASTER)			
1	bank code	10	
2	FC_reference_no		This need to be used by CMS when sending card status change
3	Branch code	FC size	
4	customer code	FC size	

Seq#	Field Name	Size	Remarks
5	Account number	FC size	
6	Card Product code	4	DCTM_CARD_MASTER.CARD_PRODUCT
7	Primary/secondary card	1	0 - primary, 1 - secondary
8	Card status	1	1 - request
9	PAN		Not used

You can define the required format for the handoff file through the Generic Interface module, in case a different format is required.

2.11.2 Uploading Card Status Details

You can upload the new card details into Card Master Maintenance through Incoming Generic Interface module. Similarly, you can upload card status details or any amendments through Generic Interface module.

3. Function ID Glossary

D

DCDBATCH2-20

O

OLE_LINK12-11

OLE_LINK22-11

S

STDBINMT2-2

STDCPROD2-6

STDCRCMT 19

STDCRDMS2-10

STDSTATM2-7

STDTYMNT2-5

STSCRDMS2-17

SWDCARDA 9

SWDCUSTM'2-8