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Card Direct Debit

Card Direct Debit service is used to fetch details about debit for the card details provided. This service is applicable for Credit and Debit Cards. Below are detailed the specifications of this API.

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Request Parameters:

Node	Child Node	Type	Max	Description	Remarks
header	msg_id	A/N	12	Unique Source Message ID	Mandatory
	msg_type	String	12	Request Type Default: "ENQUIRY"	Mandatory
	msg_function	String	50	Function name to be used Default: "REQ_CARD_DIRECT_DEBIT "	Mandatory
	src_application	String	10	Source requesting channel e.g. "SSP". Might change.	Mandatory
	target_application	String	10	Target application name Ex. : "WAY4"	Mandatory
	timestamp	String	30	Timestamp of the request Format "DD/MM/YYYY HH:MM:SS"	Mandatory
	tracking_id	String	15	Transaction Tracking Id	Optional
	bank_id	String	4	Source Bank Id e.g. "XXXX"	Mandatory
body	card_identifier_type	String	20	CONTRACT_NUMBER or EXID	Mandatory
	card_identifier_id	String	32	454545XXXXXX1234	Mandatory
	card_expiry_date	String	4	Format YYMM	Optional
	card_sequence_number	String	2	Sample -01,02 etc	Conditional (Applicable for C+)

Request Json

```
{
  "NISrvRequest": {
    "request_card_direct_debit": {
      "header": {
        "msg_id": "223001",
        "msg_type": "ENQUIRY",
        "msg_function": "REQ_CARD_DIRECT_DEBIT",
        "src_application": "IVR",
        "target_application": "PCMS",
        "timestamp": "2020-07-19T12:59:21.609+04:00",
        "tracking_id": "223001",
        "bank_id": "bankID"
      },
      "body": {
        "card_number": "479746XXXXX6373",
        "card_sequence_number": "01",
        "card_expiry_date": "2310"
      }
    }
  }
}
```

Response parameters:

Node	Child Node	Data	Max	Description	Remarks		
header	msg_id	String	12	The msg_id sent in the request will be sent back in response in this field. Unique Source Message ID e.g. "ada123456fdfs"	Mandatory		
	msg_type	String	12	msg_type sent in the request will be sent back in response in this field.	Mandatory		
	msg_function	String	50	Default: "REP_CARD_DIRECT_DEBIT"	Mandatory		
	src_application	String	10	The src_application sent in the request will be sent back in response in this field. Source requesting channel e.g. "SSP"	Mandatory		
	target_application	String	10	The target_application sent in the request will be sent back in response in this field.	Mandatory		
	timestamp	String	30	Timestamp of the response Date & time. Format "DD/MM/YYYY HH:MM:SS"	Mandatory		
	tracking_id	String	15	The tracking_id sent in the request will be sent back in response in this field.	Optional		
	bank_id	String	4	The bank_id sent in the request will be sent back in response in this field. E.g. 'ABCD	Mandatory		
	instance_id	String	10	N/A	Optional		
Exception_details	application_name	String	20	Tibco Application Name	Mandatory		
	date_time	String	30	Timestamp of the response Format "DD/MM/YYYY HH:MM:SS"	Mandatory		
	status	String	1	Status of the request (S/F) Success- S, Failure - F	Mandatory		
	error_code	String	4	EAI Internal Error Code (Check error codes section for the complete list of error codes and error code descriptions)	Mandatory		
	error_description	String	100	Error Description (Check error codes section for the complete list of error codes and error code descriptions)	Mandatory		
	transaction_ref_id	String	20	The tracking_id sent in the request will be sent back in response in this field.	Optional		
body	card_identifier_type	String	20	CONTRACT_NUMBER or EXID	Mandatory		
	card_identifier_id	String	32	454545XXXXXX1234	Mandatory		
	direct_debit	is_active	String	1	Y or N or F (Yes, No, Full)	Mandatory	
		parameters	String	255	Example of parameters: DD_NUM (Mandatory - IBAN Number - String (23)) DD_MBR (Mandatory - Hardcoded: PAY<FICODE> - e.g., PAY982, Can be used with another value if a different Direct Debit System is enabled.) DD_DAY (Optional - Number of day before payment due date direct debit is requested (Number 0 to 31). If not provided, follows product configuration) DD_PCNT (Optional - Percentage of the calculated DD Amount (Number 0 to 100). If not provided, follows product configuration) DDS_REFNUM (Direct Debit System Reference Number (conditional only if DDS-based). - String (23))	Mandatory	
					Parameter Value - Depends on the Parameter		Mandatory

Response Json

```
{
  "NISrvResponse": {
    "response_card_direct_debit": {
      "header": {
        "msg_id": "56000",
        "msg_type": "ENQUIRY",
        "msg_function": "RESP_CARD_DIRECT_DEBIT",
        "src_application": "IVR",
        "target_application": "WAY4",
        "timestamp": "2020-06-14T11:06:36.588+04:00",
        "tracking_id": "56000",
        "bank_id": "bankID",
        "instance_id": "56000"
      },
      "exception_details": {
        "application_name": "NITIB_TCC_ADP_SSP_1",
        "date_time": "2020-07-16T10:33:47.934+04:00",
        "status": "S",
        "error_code": "000",
        "error_description": "Success",
        "transaction_ref_id": null
      },
      "body": {
        "card_identifier_type": "CONTRACT_NUMBER",
        "card_identifier_id": "479746XXXXX6373",
        "insurance_products": [
          "# Array of Insurance Product Entity#",
          {
            "name": "Credit Shield",
            "code": "01",
            "is_active": "Y",
            "parameters": [
              {
                "parm_code": "INS_PREMIUM",
                "parm_value": "500"
              },
              {
                "parm_code": "INS_MAX_AGE",
                "parm_value": "67"
              }
            ]
          }
        ]
      }
    }
  }
}
```