

In the Docs

- [Terms and Conditions](#)
- [Card Security](#)
- [Prepaid Cards](#) ►

Card Transaction

This process is used to post online Payments / Payment reversals to cardholder account. Below are the detailed specifications of this API.

[Download](#)

Request Parameters:

Node	Child Node		Type	Length	Description	Remarks	
header	msg_id		A/N	12	Unique Source Message ID	Mandatory	
	msg_type		String	12	Request Type Default: "TRANSACTION"	Mandatory	
	msg_function		String	50	Function name to be used Default: "REQ_CARD_TRANSACTION"	Mandatory	
	src_application		String	10	Source requesting channel Ex: IVR	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 Ex: bankID	Mandatory	
body	card_number		String	Min - 16 Max - 19	16 to 19-digit card no e.g: XXXXXXXXXXXX0833 First 6 digits will be BIN for cards	Mandatory	
	wallet_id		String	20	e.g: XXXXXXXXXXXX0833	Conditional (Applicable for PCMS)	
	transaction	transaction_code		String	32	Transaction code For Payment- PAYCC For Reversal- PAYACC-REV	Mandatory
		amount		String	20	Amount	Mandatory
		currency		String	3	Currency	Mandatory
		description		String	255	Transaction description	Optional
		counter_party_number		String	20	Source Number PAYM_ONLINE	Optional
		transaction_ref_number		String	12	Transaction reference number	Mandatory
		custom_fields	key	String	32	Custom Tag	Optional
			value	String	128	Tag value	Optional

Request JSON

```
{
  "NISrvRequest": {
    "request_card_transaction": {
      "header": {
        "msg_id": "6546126",
        "msg_type": "TRANSACTION",
        "msg_function": "REQ_CARD_TRANSACTION",
        "src_application": "MOB",
        "target_application": "WAY4",
        "timestamp": "2022-01-17T10:49:02.366+04:00",
        "tracking_id": "6546126",
        "bank_id": "ALMR"
      },
      "body": {
        "card_number": "5147XXXXXXXX2258",
        "wallet_id": "",
        "transaction": {
          "transaction_code": "PAYACC",
          "amount": "210.00",
          "currency": "AED",
          "description": "Card Payment",
          "counter_party_number": "PAYM_ONLINE",
          "transaction_ref_number": "6546125",
          "custom_fields": [
            {
              "key": "counter_party_member_id",
              "value": "PAY321"
            },
            {
              "key": "settl_amount",
              "value": "210.00"
            }
          ]
        }
      }
    }
  }
}
```

Response Parameters:

Node	Child Node	Type	Length	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. "ada123456fdsf"	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_PAYMENT / REP_CARD_PAYMENT_REVERSAL"	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
Exception_details	instance_id	String	10	N/A	Optional
	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
body	transaction_ref_id	String	20	The tracking_id sent in the request will be sent back in response in this field.	Optional
	card_number	String	Min - 16 Max - 19	14/16-digit card no e.g: XXXXXXXXXXXX0833 e.g: XXXXXXXXXXXX0833	Mandatory
	response_code	Number	3	Return code	Mandatory
	status	String	50	Posting status	Mandatory

Response JSON

```
{
  "NISrvResponse": {
    "response_card_transaction": {
      "header": {
        "msg_id": "224001",
        "msg_type": "TRANSACTION",
        "msg_function": "REP_CARD_PAYMENT",
        "src_application": "IVR",
        "target_application": "PCMS",
        "timestamp": "19/07/2020 13:04:31",
        "tracking_id": "224001",
        "bank_id": "bankID"
      },
      "exception_details": {
        "application_name": "NITIIB_TCC_ADP_SSP_1",
        "date_time": "2020-07-19T12:57:49.439+04:00",
        "status": "S",
        "error_code": "000",
        "error_description": "Success",
        "transaction_ref_id": null
      },
      "body": {
        "card_number": "",
        "response_code": "",
        "status": ""
      }
    }
  }
}
```

