Retail Banking Transactions

This API is for routing online transactions to NI Falcon system for fraud monitoring.

Request Parameters:

Node	Child Node	Type	Length	Description	Remarks
header	msg_id	String	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_RBTRAN"	Mandatory
	src_application	String	10	Source requesting channel e.g. “IB” or "IVR" etc. Might change.	Mandatory
	target_application	String	10	Target application name Ex. : "WAY4" or "DCMS" or "PCMS"	Mandatory
	timestamp	String	30	Timestamp of the request Format “DD/MM/YYYY HH:MM:SS”	Mandatory
	tracking_id	String	15	Transaction Tracking Id	Mandatory
	bank_id	String	4	Source Bank Id e.g. “ALMR”	Mandatory
	workflow	String	16	Contains the name of the workflow to be executed by Falcon Fraud Manager.	Mandatory
	record_type	String	8	RBTRAN21	Mandatory
	data_specification_version	String	5	2.1	Mandatory
	clientid_from_header	String	16	Unique identifier for the client or subclient. The value of this field is determined jointly by the client and FICO.	Mandatory
	record_creation_date	String	8	Format: yyyymmdd Date that this record was created. Time zone must be GMT.	Mandatory
	record_creation_time	String	6	Format: hhmmss Time that this record was created. Time zone must be GMT.	Mandatory
	record_creation_milliseconds	String	3	Format: sss Milliseconds portion of the time that this record was created.	Mandatory

gmt_offset	String	6	Specifies the Greenwich Mean Time (GMT) offset associated with all date-time fields in the record body (positions 161 onward). Format is (-)nn.nn, where the digits to the right of the decimal point represent decimal fractions of an hour. For example, a GMT offset of 5 hours and 45 minutes (Nepal) is expressed as 5.75. Note that gmtOffset changes during Daylight Saving Time if Daylight Saving Time is observed in the date-time fields in the record body.	Mandatory
customerid_from_header	String	20	Primary Customer Identifier. Financial institution's unique identifier for the primary customer for the account.	Mandatory
customer_acct_number	String	40	Customer Account Number. Identifier for the account used in the transaction, which may be one of many held by the customer with the financial institution. This is the account that is associated with any scores for this transaction.	Optional
external_transactionid	String	32	Client-generated unique transaction ID that is unique across all data feeds for a specific installation of Falcon Fraud Manager.	Mandatory
deposit_withdrawal_flag	String	1	Specifies whether the transaction is a deposit or withdrawal of funds with respect to the account specified in the customerAcctNumber field: For transactions on electronic funds accounts: D = Funds are credited to the account (deposit) Q = Funds are debited from the account (withdrawal) For transactions on card-connected accounts, such as credit cards and prepaid cards: C = Funds are credited to the referenced credit card on the account P = Funds are credited to the referenced prepaid card on the account The RESERVED_01 field is populated with the referenced account	Optional

			number for field values of C and P.	
payment_order_flag	String	1	Indicates if this is the set-up or the processing of the payment: P = Payment/Transfer O = Payment Order (payment set-up for delayed or recurring payments)	Optional
debit_customer_id	String	20	String identifying the customer associated with the account having funds debited.	Mandatory
debit_acct_number	String	40	The account number for the account having funds debited.	Mandatory
debit_acct_bank_id	String	20	The bank ID associated with the account having funds debited.	Mandatory
debit_acct_branch_id	String	20	The branch ID associated with the account having funds debited.	Mandatory
debit_acct_sort_code	String	6	The sort code associated with the account having funds debited.	Optional
debit_acct_country	String	3	The country code for the country in which the account being debited is held.	Mandatory
debit_segment_id	String	6	The segmentation ID for the account having funds debited. The segmentation ID is determined by the client to segment accounts into like groups.	Mandatory
debit_segment_level	String	1	Specifies the level of the segment ID in the debitSegmentId field: C = Customer level A = Account level T = Transaction level	Mandatory
debit_amount	String	19	Format: nnnnnnnnnnnnnnnn.nn The monetary amount debited from the debit account.	Mandatory
debit_currency_code	String	3	The currency code for the debitAmount field.	No
debit_date	String	8	Date on which the amount is expected to be debited from the debit account.	Mandatory
debit_name	String	60	Payer name as it appears on the payment.	Optional
debit_message	String	100	Message to appear on payer's statement.	Optional
credit_customer_id	String	20	String identifying the customer associated with the account having funds credited.	Mandatory
credit_acct_number	String	40	The account number for the account having funds credited.	Mandatory
credit_acct_bank_id	String	20	The bank ID associated with the account having funds credited.	Mandatory
credit_acct_branch_id	String	20	The branch ID associated with the account having funds credited.	Mandatory

credit_acct_sort_code	String	6	The sort code associated with the account having funds credited.	Optional
credit_acct_country	String	3	The country code for the country in which the account being credited is held.	Mandatory
credit_segment_id	String	6	The segmentation ID for the account having funds credited The segmentation ID is determined by the client to segment accounts into like groups.	Mandatory
credit_segment_level	String	1	Specifies the level of the segment ID in the creditSegmentId field: C = Customer level A = Account level T = Transaction level	Mandatory
credit_amount	String	19	Format: nnnnnnnnnnnnnnnn.nn The monetary amount credited to the credit account. Amount should be in the currency of the credit. Fees or charges can cause the credited amount to differ from the debited amount in a constant currency.	Mandatory
credit_currency_code	String	3	The currency code for the creditAmount field.	Mandatory
credit_date	String	8	Date on which the amount is expected to be credited to the credit account.	Mandatory
credit_name	String	60	Beneficiary name as it appears on the payment. For Open Banking/PSD2 transactions, defined as follows: - Bytes 615-658: Merchant name (44 bytes) - Bytes 659-674: Merchant id (16 bytes)	Mandatory
credit_message	String	100	Message to the beneficiary as it appears on the payment. For Open Banking/PSD2 transactions, defined as follows: - Bytes 771-774: Merchant category code (4 bytes)	Mandatory
exchange_rate	String	13	Format: nnnnnn.nnnnnn The exchange rate used for this transaction to convert the debited currency into the credited currency.	Optional
transaction_reference_number	String	32	The Transaction Reference Number. This number uniquely identifies a given transaction.	Optional
transaction_date	String	8	Format: yyyymmdd Date of transaction. Time zone is specified by gmtOffset.	Optional

	transaction_time	String	6	Format: hhmmss Time of transaction. Time zone is specified by gmtOffset.	Optional
	transaction_time_milliseconds	String	3	Format: sss Milliseconds of the transaction. Time zone is specified by gmtOffset.	Mandatory
	transaction_amount	String	19	Format: nnnnnnnnnnnnnnnn.nn The debited amount (debitAmount) expressed in a constant currency.	Mandatory
	transaction_currency_code	String	3	The currency code for the transactionAmount field.	Mandatory
	transaction_currency_conversion_rate	String	13	Format: nnnnnn.nnnnnn The multiplicative currency conversion rate that is used to convert the currency specified in transactionCurrencyCode to US dollars. The number of US dollars in the currency specified in transactionCurrencyCode.	Mandatory
	transaction_street	String	40	Identifies the first line of the street address where the transaction occurred.	Mandatory
	transaction_postal_code	String	10	Identifies the postal code of the location where the transaction occurred.	Mandatory
	transaction_city	String	40	Identifies the city where the transaction occurred.	Mandatory
	transaction_state_province	String	3	This field identifies the state where the transaction occurred.	Mandatory
	transaction_country_code	String	3	This field identifies the country where the transaction occurred.	No
body	transaction_type	String	1	The type of the transaction: A = Amended Payment Order D = Delayed/forward-dated single payment I = Single Immediate payment L = List/Bulk payment M = Delayed/forward-dated list/bulk payment S = Standing order/recurring single payment T = Standing order/recurring list/bulk payment U = Urgent single immediate transfer/payment	No

access_channel	String	1	This field identifies the type of the device through which the transaction was placed: A = ATM B = Phone (Interactive Voice Response system) C = Computer/Internet D = Drop box F = Fax G = Payment initiated using tokenization channel M = Mobile banking through web browser N = Mobile application O = Other P = Postal (Mail) R = Automatic transfer S = Point of Sale (POS) Terminal T = Teller window/cashier U = In-branch kiosk/device (non-ATM) V = Phone (remote teller) Z = Direct link to back office	Mandatory
processing_channel	String	1	Processing channel: A = ACH B = Other deferred net settlement system C = Check D = Open Banking/PSD2 E = Electronic Funds Transfer (not specified elsewhere) F = FedWire G = Other real-time gross settlement system I = Internal Transfer O = Other P = Faster Payments Q = BACS R = CHAPS S = SWIFT W = Cash	Mandatory
processing_type	String	1	Processing type through the channel: C = Credit (funds push) D = Direct Debit (funds pull)	Mandatory
international_indicator	String	1	Indicates if this is an international or domestic payment/transfer: D = Domestic I = International	Mandatory
device_id	String	40	This field provides the specific identification number of the device where the transaction was initiated: ATM ID = ATM based transaction Branch ID = Teller based transaction Web ID = online transaction Telephone Number = telephone transaction Terminal ID = POS	Mandatory

			transaction IMEI = Mobile transaction	
authentication	String	1	The method that was used to authenticate the payment: M = Separate user authentication (business) N = None O = Other S = Single-factor authentication T = Two-factor authentication with second factor static U = Three-factor authentication V = Two-factor authentication with second factor dynamic Blank = Unknown	Optional
service_representative_id	String	20	The identification of the service representative that worked with the customer for this transaction. For branch transaction this is the teller's ID and for phone transactions this is the operator's ID.	Optional
onus_flag	String	1	Specifies if the transaction is on or off us. It is assumed the customerAcctNumber is with the financial institution so the following values apply to the other account: E = The transaction is external (off-us) O = The transaction is intra-brand (on-us) W = The transaction is inter-brand (on-we)	Optional
decision	String	1	Decision for the transaction before reaching Falcon: A = Approve/Accepted D= Decline/Reject R= Refer O = Other Blank = Unknown	Optional
reversal_indicator	String	1	Transaction reversal indicator: D = Derogatory reversal N = Nonderogatory reversal (or derogatory status unknown) Q = Not a reversal blank = Unknown	Optional
reversed_transaction_date	String	8	Format: yyyymmdd Transaction date for the reversed transaction.	Optional
reversed_transaction_time	String	6	Format: hhmmss Transaction time for the reversed transaction.	Mandatory

reversal_reason	String	1	Reason for reversal/return: C = Account Closed D = Check Digit Error F = Account Frozen I = Insufficient Funds N = Non-Transaction Account O = Other S = Stopped Payment U = Funds Uncollected X = No Account/Unable to Locate Account	Mandatory
recurring_frequency	String	3	An integer indicating the number of days between recurring payments. For monthly payments use 28 days. For transactionType = S Unknown or does not apply = blank	Optional
recurring_expire_date	String	8	Format: yyyymmdd The date after which no further recurring payments should be performed. For transactionType= S	Optional
model_control1	String	1	This field is used to control Falcon model-specific features. See the model report for information on supported functionality.	Optional
model_control2	String	1	This field is used to control Falcon model-specific features. See the model report for information on supported functionality.	Optional
model_control3	String	1	This field is used to control Falcon model-specific features. See the model report for information on supported functionality.	Optional
model_control4	String	1	This field is used to control Falcon model-specific features. See the model report for information on supported functionality.	Optional
user_indicator01	String	1	User-defined information. Editable in Falcon Expert rules.	Optional
user_indicator02	String	1	User-defined information. Editable in Falcon Expert rules.	Optional
user_indicator03	String	1	User-defined information. Editable in Falcon Expert rules.	Optional
user_indicator04	String	1	User-defined information. Editable in Falcon Expert rules.	Optional
user_indicator05	String	1	User-defined information. Editable in Falcon Expert rules.	Optional
user_indicator06	String	1	User-defined information. Editable in Falcon Expert rules.	Optional

user_indicator07	String	1	User-defined information. Editable in Falcon Expert rules.	Optional
user_code1	String	3	User-defined information.	Optional
user_code2	String	3	User-defined information.	Optional
user_code3	String	3	User-defined information.	Optional
user_code4	String	3	User-defined information.	Optional
user_code5	String	3	User-defined information.	Optional
user_code06	String	3	User-defined information.	Optional
user_code07	String	3	User-defined information.	Optional
user_data01	String	6	User-defined information. Editable in Falcon Expert rules.	Optional
user_data02	String	6	User-defined information. Editable in Falcon Expert rules.	Optional
user_data03	String	6	User-defined information. Editable in Falcon Expert rules.	Optional
user_data04	String	8	User-defined information. Editable in Falcon Expert rules.	Optional
user_data05	String	8	User-defined information. Editable in Falcon Expert rules.	Optional
user_data06	String	8	User-defined information. Editable in Falcon Expert rules.	Optional
user_data07	String	10	User-defined information. Editable in Falcon Expert rules.	Optional
user_data08	String		User-defined information. Editable in Falcon Expert rules.	Optional
user_data09	String		User-defined information. Editable in Falcon Expert rules.	Optional
user_data10	String		User-defined information. Editable in Falcon Expert rules.	Optional
user_data11	String		User-defined information. Editable in Falcon Expert rules.	Optional
user_data12	String		User-defined information. Editable in Falcon Expert rules.	Optional
user_data13	String		User-defined information. Editable in Falcon Expert rules.	Optional
user_data14	String		User-defined information. Editable in Falcon Expert rules.	Optional
user_data15	String		User-defined information. Editable in Falcon Expert rules.	Optional
user_data16	String		User-defined information.	Optional
user_data17	String		User-defined information.	Optional
user_data18	String		User-defined information.	Optional
user_data19	String		User-defined information.	Optional
user_data20	String		User-defined information.	Optional
user_data21	String		User-defined information.	Optional
user_data22	String		User-defined information.	Optional
user_data23	String		User-defined information.	
user_data24	String		User-defined information.	
user_data25	String		User-defined information.	
user_data26	String		User-defined information.	
user_data27	String		User-defined information.	
userData28	String		User-defined information.	

	reserved_01	String		Reference account number associated with the transfer of funds. Populated when depositWithdrawalFlag has values of C and P. The reference account may be a credit card number (for C) or a prepaid card number (for P).	
	session_id	String		Unique identifier number of the customer's online session associated with the transaction.	

Request Json


```
{
    "request_rbtran": {
        "header": {
            "msg_id": "1234",
            "msg_type": "TRANSACTION",
            "msg_function": "REQ_RBTRAN",
            "src_application": "BANK",
            "target_application": "FALCON",
            "timestamp": "2020-07-19T12:59:21.609+04:00",
            "bank_id": "UAB",
            "instance_id": "1234"
        },
        "body": {
            "workflow": "modelSTUB",
            "record_type": "RBTRAN21",
            "data_specification_version": "2.1",
            "clientid_from_header": "UABF",
            "record_creation_date": "20210503",
            "record_creation_time": "142020",
            "record_creation_milliseconds": "254",
            "gmt_offset": "+4.00",
            "customerid_from_header": "244543",
            "customer_acct_number": "5288010000000035",
            "external_transactionid": "34534",
            "deposit_withdrawal_flag": "Q",
            "payment_order_flag": "P",
            "debit_customer_id": "5288010000000035",
            "debit_acct_number": "5288010000000035",
            "debit_acct_bank_id": "23453",
            "debit_acct_branch_id": "2343",
            "debit_acct_sort_code": "6664",
            "debit_acct_country": "SA",
            "debit_segment_id": "2344",
            "debit_segment_level": "O",
            "debit_amount": "234",
            "debit_currency_code": "232",
            "debit_date": "20210503",
            "debit_name": "Kishore",
            "debit_message": "TEST",
            "credit_customer_id": "20210503",
            "credit_acct_number": "528801XXXXXX0035",
            "credit_acct_bank_id": "453",
            "credit_acct_branch_id": "231",
            "credit_acct_sort_code": "756",
            "credit_acct_country": "SA",
            "credit_segment_id": "86286",
            "credit_segment_level": "Q",
            "credit_amount": "75",
            "credit_currency_code": "445",
            "credit_date": "20210503",
            "credit_name": "Kisbhore",
            "credit_message": "TEST",
            "exchange_rate": "34",
            "transaction_reference_number": "20210503",
            "transaction_date": "20210503",
            "transaction_time": "28791",
            "transaction_time_milliseconds": "256",
            "transaction_amount": "7554",
            "transaction_currency_code": "344",
            "transaction_currency_conversion_rate": "3343",
            "transaction_street": "SA",
            "transaction_postal_code": "9782",
```

```
            "transaction_city": "Dubai",
            "transaction_state_province": "DA",
            "transaction_country_code": "872",
            "transaction_type": "C",
            "access_channel": "B",
            "processing_channel": "1",
            "processing_type": "D",
            "international_indicator": "D",
            "device_id": "233",
            "authentication": "O",
            "service_representative_id": "682",
            "onus_flag": "E",
            "decision": "A",
            "reversal_indicator": "D",
            "reversed_transaction_date": "20210503",
            "reversed_transaction_time": "202050",
            "reversal_reason": "C",
            "recurring_frequency": "123",
            "recurring_expire_date": "20210503",
            "model_control1": "1",
            "model_control2": "1",
            "model_control3": "1",
            "model_control4": "1",
            "user_indicator01": "1",
            "user_indicator02": "1",
            "user_indicator03": "1",
            "user_indicator04": "1",
            "user_indicator05": "1",
            "user_code1": "1",
            "user_code2": "1",
            "user_code3": "1"
        }
    }
}
```


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. “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	Function name to be used Default: "REP_RBTRAN"	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. “IB” or "IVR" etc	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

Json Response


```
{
  "NISrvResponse":{
    "response_rbtran":{
      "header":{
        "header": {
            "msg_id": "1234",
            "msg_type": "TRANSACTION",
            "msg_function": "REP_RBTRAN",
            "src_application": "BANK",
            "target_application": "FALCON",
            "timestamp": "2020-07-19T12:59:21.609+04:00",
            "bank_id": "UAB",
            "instance_id": "1234"
      },
      "exception_details":{
        "application_name":"NITIB_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
      }
    }
  }
}
```