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Utility Payments

Utility Payment service is used to pay utility bills. This service is applicable only for Credit Cards. Below are the detailed specifications of this API.

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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_UTILITY_PAYMENT "	Mandatory	
	src_application	String	10	Source requesting channel Ex: IVR	Mandatory	
	target_application	String	10	Target application name Ex. : "PCMS"	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	
	channel_name		String	64	Source name	Mandatory
	transaction	amount	String	20	Amount	Mandatory
		currency	String	3	Currency	Mandatory
		transaction_ref_number	String	12	Transaction reference number	Mandatory
		merchant_id	String	32	Merchant ID number	Mandatory
		terminal_id	String	32	Terminal ID number	Mandatory

Request JSON

```
{
  "NISrvRequest": {
    "request_utility_payment": {
      "header": {
        "msg_id": "224001",
        "msg_type": "TRANSACTION",
        "msg_function": "REQ_CARD_UTILITY_PAYMENT",
        "src_application": "IVR",
        "target_application": "PCMS",
        "timestamp": "2020-07-19T13:04:30.356+04:00",
        "tracking_id": "224001",
        "bank_id": "bankID"
      },
      "body": {
        "card_number": "999841XX298XX733",
        "channel_name": "",
        "transaction": {
          "amount": "card_status",
          "currency": "",
          "transaction_ref_number": "",
          "merchant_id": "",
          "terminal_id": ""
        }
      }
    }
  }
}
```

Response Parameters:

Node	Child Node	Data	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_UTILITY_PAYMENT"	Mandatory
	src_application	String	10	The src_application sent in the request will be sent back in response in this field.	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.	Mandatory
Exception_details	instance_id	String	10	N/A	Optional
	application_name	String	20	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	16 to 19-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_utility_payment": {
      "header": {
        "msg_id": "224001",
        "msg_type": "TRANSACTION",
        "msg_function": "REP_CARD_UTILITY_PAYMENT",
        "src_application": "IVR",
        "target_application": "PCMS",
        "timestamp": "19/07/2020 13:04:31",
        "tracking_id": "224001",
        "bank_id": "bankID"
      },
      "exception_details": {
        "application_name": "",
        "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": ""
      }
    }
  }
}
```