Debit Card Interface User Guide

Oracle FLEXCUBE Universal Banking

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Debit Card Interface User Guide
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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 Critical Patches

Oracle advices customers to get all their security and vulnerability information from the Oracle Critical Patch Update Advisory, which is available at Critical Patches, Security Alerts and Bulletins. All critical patches should be applied in a timely manner to ensure effective security, as strongly recommended by Oracle Software Security Assurance.

1.5 Organization

This manual is organized as follows:

Chapter	Description
Chapter 1	*About this Manual* gives information on the intended audience. It also lists the various chapters covered in this User Manual.

Chapter 2	*Debit Card Interface* 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	*Function ID Glossary* has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

1.6 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

1.7 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

1.8 Related Documents

- Procedures User Manual

2. Debit Card Interface

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:

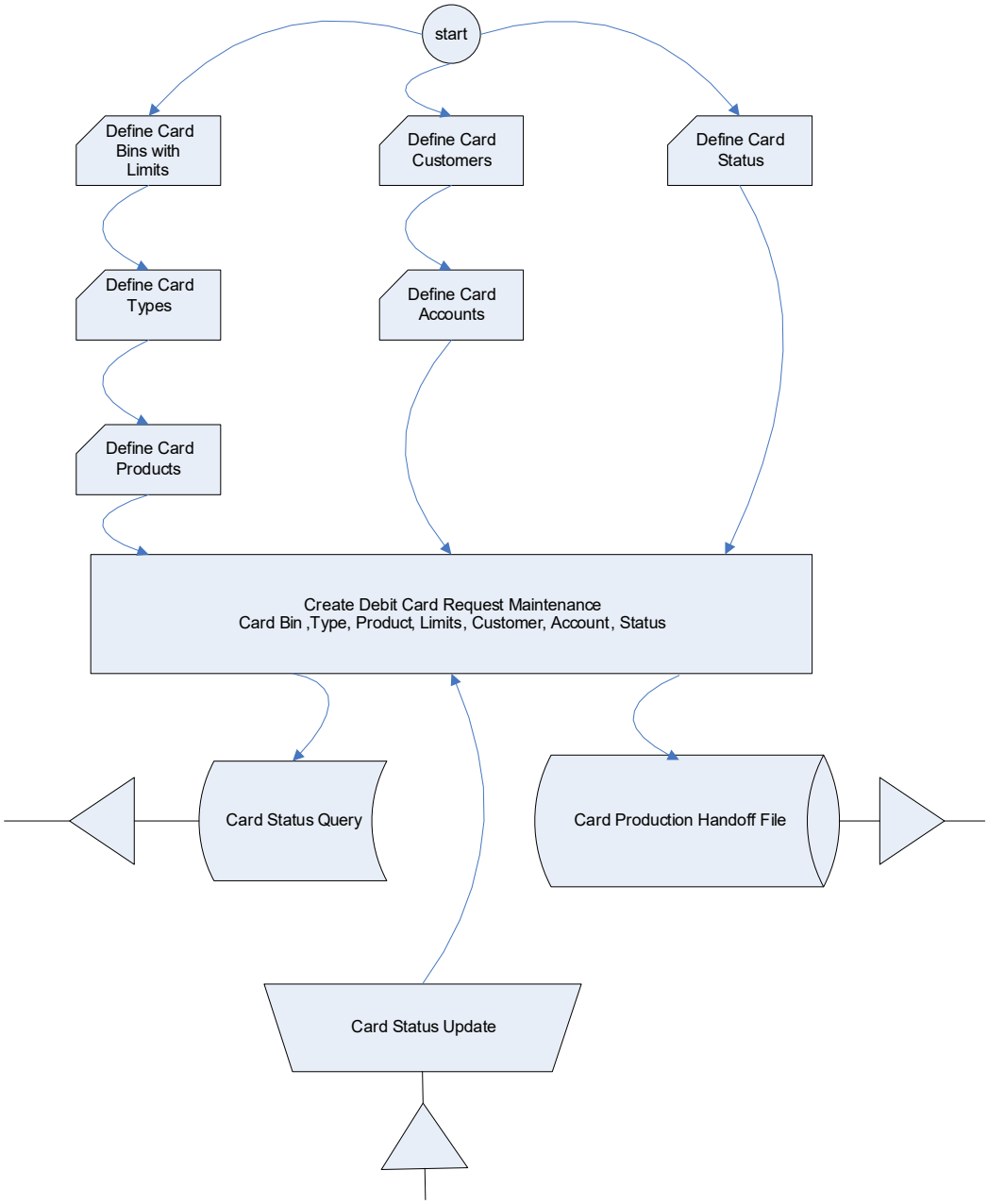
- Card BIN Maintenance: Card BIN maintenance should be created for every issuer product that the bank wishes to provide to customers. These BINs would be provided to bank typically by networks like VISA/MasterCard or by ISO organization. ATM and POS transaction count and amount limits are maintained 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.

This chapter includes the following sections:

- Section 2.1, "Process Flow"
- Section 2.2, "Maintaining Card BIN "
- Section 2.3, "Maintaining Card Type"
- Section 2.4, "Maintaining Card Products "
- Section 2.5, "Maintaining Card Status Details"
- Section 2.6, "Maintaining Card Customer"
- Section 2.7, "Maintaining Card Master Details"
- Section 2.8, "Card Handoff Batch"

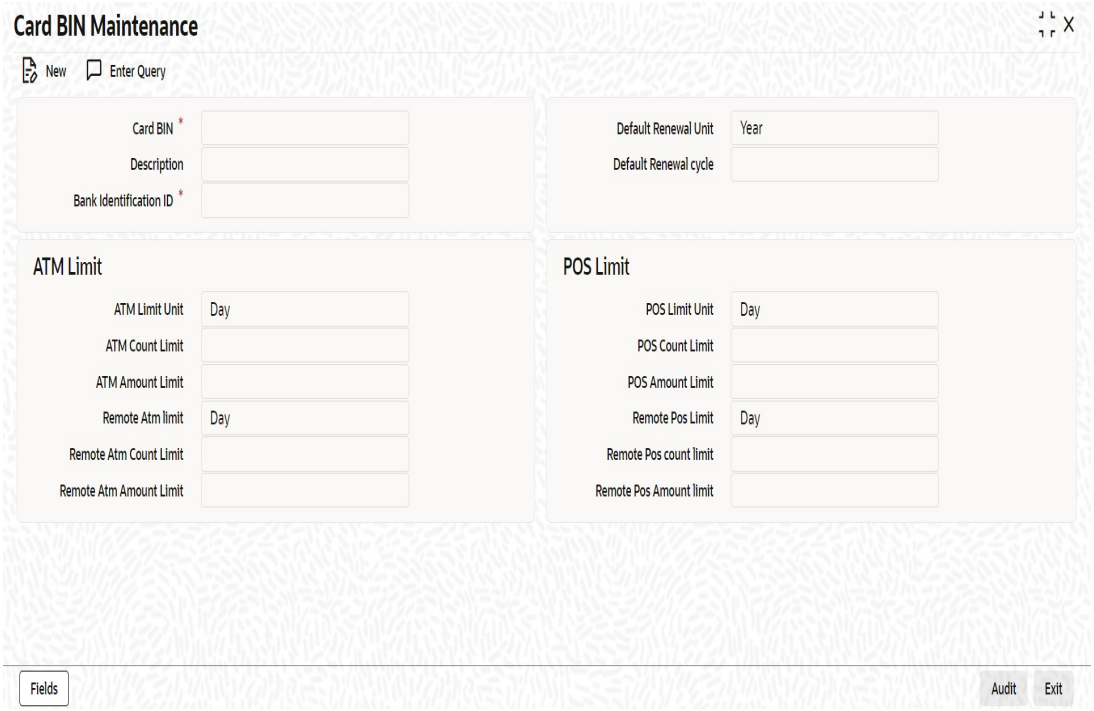
2.1 Process Flow

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



2.2 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

Select the unit of ATM Limit count for transactions control from the drop-down list. This list displays the following values:

- Year
- Month
- Week
- Day

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

Select the unit of ATM Limit count for transactions control, for transactions done from ATMs outside the bank network, from the adjoining drop-down list. This list displays the following values:

- Year
- Month
- Week
- Day

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

Select the unit of POS Limit count for transactions control from the drop-down list. This list displays the following values:

- Year
- Month
- Week
- Day

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

Select the unit of POS Limit count for transactions control from the drop-down list. This list displays the following values:

- Year
- Month
- Week
- Day

Remote POS Count Limit

Specify the number of transactions allowed from a remote POS.

Remote POS Amount Limit

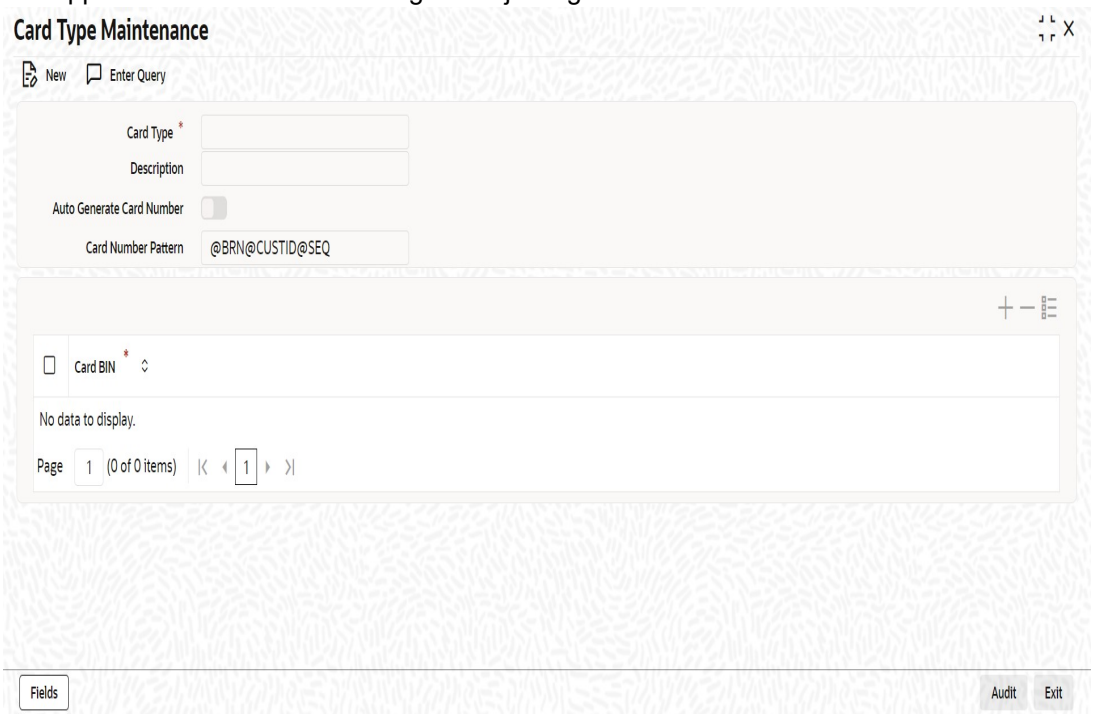
Specify maximum permissible amount for the unit defined for remote POS.

Example

Specify 1000 to indicate 1000 account currency per unit.

2.3 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.



Specify the following details in this screen:

Card Type

Specify the type of the card.

Description

Specify the description of the Card type.

BIN Details

Specify the BIN details here:

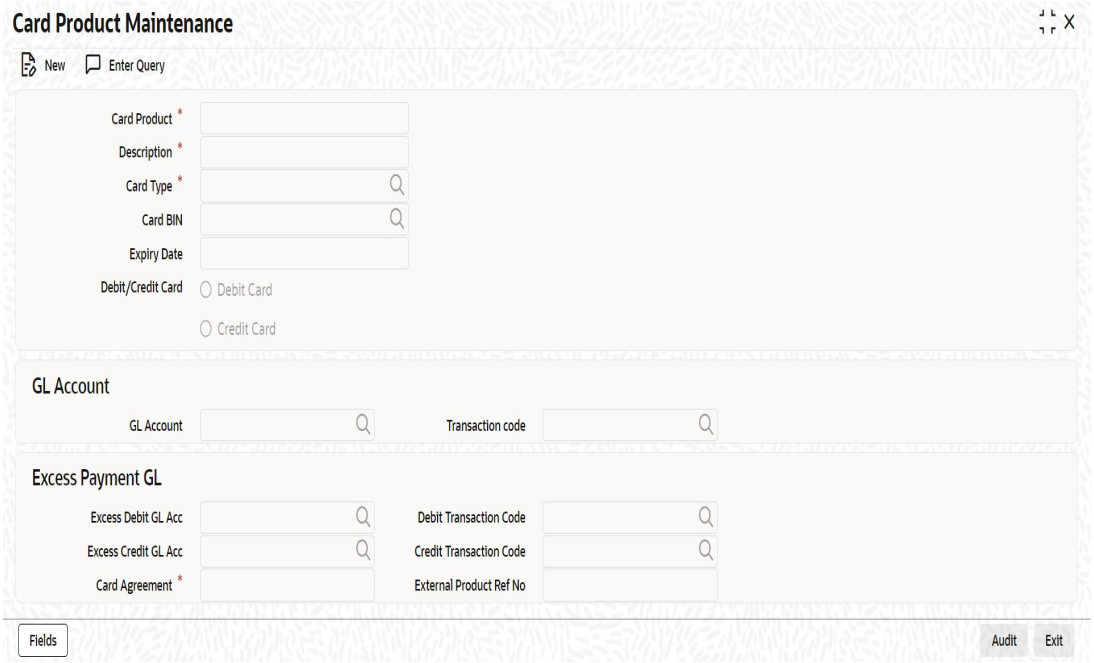
Card BIN

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

2.4 Maintaining Card Products

You can maintain card product in the '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 '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.



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.

Expiry Date

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

Debit/Credit Card

Select the type of the card.

GL Account

Specify the GL account for the card from the adjoining option list. The option list displays all the GL accounts maintained in the system. Choose the appropriate one.

Offset Account

Specify the offset account for the card from the adjoining option list. The option list displays all the offset accounts maintained in the system. Choose the appropriate one.

Transaction Code

Specify the transaction code for the card from the adjoining option list. The option list displays all the transaction codes maintained in the system. Choose the appropriate one.

Other Transaction Code

Specify the other transaction code for the card from the adjoining option list. The option list displays all the transaction codes maintained in the system. Choose the appropriate one.

2.5 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.



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

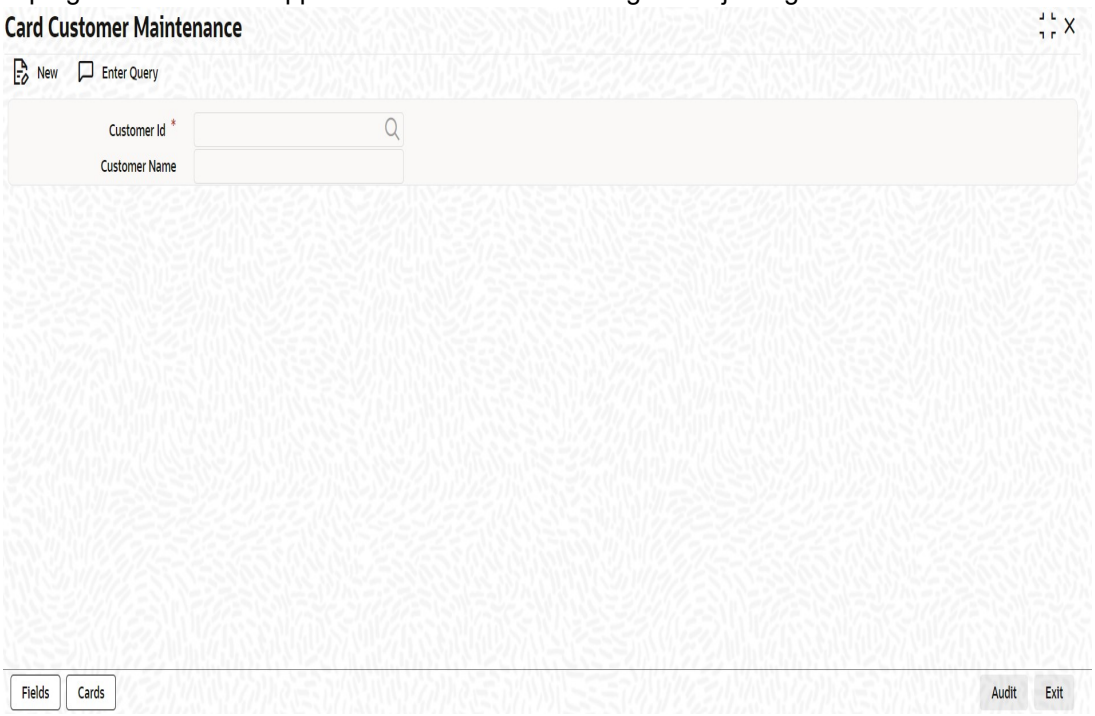
These codes are factory-shipped codes and can be modified at the time of implementation based on the Card Management System used by your bank.

Description

Specify a description for the status.

2.6 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.

2.7 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 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:

Branch Code

Branch code gets defaulted to current branch.

Card Product

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.

Customer No

Specify the customer number in case of request/renewal.

Account No

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

Card BIN

Select the Card BIN from the option list.

Customer

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

Name on Card

Customer name gets displayed as maintained in 'Card Customer Maintenance' screen. However, 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:

Primary Card No

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

Card Number

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

Card Sequence Number

Card Sequence Number is generated and displayed by the system. It is the running number 1.2.3….

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.

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.

Card Activation Date

Specify the date of activation of the card.

Issuer

Specify the name of the issuer.

Plastic Type

Specify the card type here.

Credit Card Limit

Specify the credit limit for the customer.

Status

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

Card 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.

Card Status

Specify the status of the card e.g. Active/Blocked etc.

Last Status Change Date

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.

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

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.

2.8 Card Handoff Batch

This section contains the following topics:

- Section 2.8.1, "Generating Card Handoff Files "
- Section 2.8.2, "File Format"
- Section 2.8.3, "Uploading Card Status Details"

2.8.1 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.

2.8.2 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
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	

Seq#	Field Name	Size	Remarks
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	
5	Account number	FC size	
6	Card Product code	4	DCTM_CARD_MAS-TER.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.

2.8.3 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

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STDCRDMS 2-9

STDCUSTM 2-8

STDSTATM 2-7

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