

Operational Enhancement Solutions

jXchange™

Release 2022.1.02



EFT Card Services

Third Party

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EFT Card Services

Provides a range of EFT Card services that include adding a new card, validating the addition, relating accounts to a card, and modifying cards.

The addition of information to a Service Provider is accomplished through jXchange by the exchange of `MType` messages containing simple and complex elements organizing the information.

EFT Card Services Updates

This topic explains the updates to this service.

2008.1 Updates

The following simple element was created:

- `EFTCardProdCode`

The following complexes were updated:

- `EFTCardAcctIdAddRq_MType`
- `EFTCardAddRq_MType`
- `MsgRsHdr_CType`

2009.0 Updates

The following complexes were created:

- `EFTCardModRec_CType`
- `EFTCardModRq_MType`
- `EFTCardModRs_MType`

The following simple elements were created:

- `EFTCardStat`
- `EmbosName`
- `SecdEmbosName`

The following complex was updated:

- `EFTCardInfoRec_CType`

2010.0 Updates

The following service was created:

- EFT Card Add Validate

The following messages were created:

- EFTCardAddValidateRq_MType
- EFTCardAddValidateRs_MType

2010.1 Updates

The following service was created:

- EFT Card Inquiry

The following messages were created:

- EFTCardInqRq_MType
- EFTCardInqRs_MType

The following array was created:

- EFTCardTrnArray_AType

The following complexes were created:

- EFTCardInqRec_CType
- EFTCardTrnInfo_CType

The following simple elements were created:

- AllowFornTrnExpDt
- AllowFornTrnType
- AllowGlobalMain
- AllowMaxPIN
- ATMCrPostLmt
- ATMCrPostLmtAmt
- ATMCrPostPct
- ATMCrPostType
- EFTCardChgWavAmt
- EFTCardChgWavCnt
- EFTCardIssue
- EFTCardPINIssue
- EFTCardProdDesc
- EFTCardStatDesc
- EFTCardStyleId
- EFTCardTelePINId
- EFTCardTrnCnt

- EFTCardTrnType
- EFTCardTrnLocType
- EFTSCChgWav
- InvalidPINAttempts

2011.0 Updates

The following services were created:

- EFT Card PIN Management
- EFT Card Search

The follow messages were created:

- EFTCardPINModRq_MType
- EFTCardPINModRs_MType
- EFTCardSrchrq_MType
- EFTCardSrchrRs_MType

The following array was created:

- EFTCardSrchrArray_AType

The following complex was created:

- EFTCardSrchrRec_CType

The following simple elements were created:

- CardStatRsnMsg
- CardStatRsnType
- CrtEFTCardAlertMsg
- EFTCardPIN
- NewEFTCardPIN
- OrderEFTCardRepl

The following message was updated:

- EFTCardModRs_MType

The following complex was updated:

- EFTCardModRec_CType

2011.1 Updates

The following array was created:

- EFTCardRejArray_AType

The following complex was created:

- EFTCardRejInfo_CType

The following simple elements were created:

- EFTCardAcctNum
- EFTCardAlertUsrId
- EFTCardLmtCnt
- EFTCardLTDTTrnAmt
- EFTCardLTDTTrnCnt
- EFTCardRejLTDTTrnCnt
- EFTCardReOrderFee
- EFTHotCardTimeDt

The following complexes were updated:

- EFTCardInqRec_CType
- EFTCardModRec_CType
- EFTCardTrnInfo_CType

The following service was deleted:

- EFT Card PIN Management

The following messages were deleted:

- EFTCardPINModRq_MType
- EFTCardPINModRs_MType

2012.0.03 Updates

The following simple elements were created with their corresponding canonical values:

- EFTCardCmprmType
 - *false*
 - *true*
- ImgDepMemoLmtType
 - *false*
 - *true*
- ImgDepMemoPostDlyMax
- ImgDepMemoPostPc
- ImgDepMemoPostType
 - *false*

- *true*

The following complex was updated:

- `EFTCardInqRec_CType`

2012.1.02 Updates

The following services were created:

- EFT Card User Authentication Inquiry

The following messages were created:

- `EFTCardUsrAuthInqRq_MType`
- `EFTCardUsrAuthInqRs_MType`

The following array was created:

- `EFTCardUsrAuthInqArray_AType`

The following complex was created:

- `EFTCardUsrAuthInqRec_CType`

The following complexes were updated:

- `EFTCardInqRec_CType`
- `EFTCardModRec_CType`

2012.1.03 Updates

The following arrays were created:

- `EFTBlkMerIdArray_AType`
- `EFTBlkTrnTypeArray_AType`
- `EFTCardAcptPostalCodeArray_AType`
- `EFTCardAcptStateArray_AType`
- `EFTCardBlkTrnArray_AType`
- `EFTCardCntryArray_AType`
- `EFTCardPINEntryArray_AType`
- `EFTPseudoTrmlIdArray_AType`
- `x_EFTCardBlkTrnArray_AType`
- `x_EFTCardCntryArray_AType`

The following complexes were created:

- `EFTBlkMerIdInfo_CType`
- `EFTBlkTrnTypeInfo_CType`

- `EFTCardAcptPostalCodeInfo_CType`
- `EFTCardAcptStateInfo_CType`
- `EFTCardBlkTrnInfo_CType`
- `EFTCardCntryInfo_CType`
- `EFTCardPINEntryInfo_CType`
- `EFTCardTrvInfo_CType`
- `EFTPseudoTrmlIdInfo_CType`
- `x_EFTCardBlkTrnInfo_CType`
- `x_EFTCardTrvInfo_CType`

The following simple element was created:

EFTCardStatType

The status of an issued EFT card. Canonical values are:

- *Act*
- *CardLmtExist*
- *Cls*
- *Del*
- *DepOnly*
- *Exp*
- *HotCard*
- *Instantlss*
- *InstantlssMail*
- *Iss*
- *ManActReq*
- *OrderCard*
- *OrderInProc*
- *PINMail*
- *PINXsTries*
- *ReOrderCard*
- *ReOrderDeny*
- *WarmCard*

The following simple elements were scheduled for deprecation. Effective date is 2017-01-01.

- **EFTCardStat**
- **EFTCardStatDesc**

The following messages were updated:

- `EFTCardInqRq_MType`

- EFTCardInqRs_MType
- EFTCardModRq_MType

The following complexes were updated:

- BrdCstEFTCardDetail_RType
- EFTCardInfoRec_CType
- EFTCardInqRec_CType
- EFTCardModRec_CType
- EFTCardSrchRec_CType

2013.1.01 Updates

The following complex was created:

- x_EFTCardMailAddrInfo_CType

The following array was created:

- x_UserDefInfoArray_AType

The following complexes were updated:

- EFTCardAcctIdInfo_CType
- EFTCardInqRec_CType
- EFTCardModRec_CType
- EFTCardTrvInfo_CType
- x_EFTCardBlkTrnInfo_CType

2013.1.03 Updates

The following services were created:

- EFT Card Order Add
- EFT Card PIN Off Set Modification

The following messages were created:

- EFTCardOrderAddRq_MType
- EFTCardOrderAddRs_MType
- EFTCardPINOffSetModRq_MType
- EFTCardPINOffSetModRs_MType

The following array was created:

- EFTCardActArray_AType

The following complexes were created:

- `EFTCardActInfoRec_CType`
- `EFTCardOrderInfoRec_CType`

The following simple elements were created:

- **EFTCardActType**
 - *BirthDt*
 - *CellPhone*
 - *CustId*
 - *HomePhone*
 - *MotherMaidName*
 - *TaxId*
 - *UsrPswd*
 - *WorkPhone*
- **EFTCardActVal**
- **EFTCardOrderType**
 - *IssAct*
 - *IssOnly*
- **EFTCardTrak1Val**
- **EFTCardTrak2Val**

2014.0.02 Updates

The following simple element was created:

- **ImgDepMemoPostAmt**

The following complex was updated:

- `EFTCardInqRec_CType`

Release 2014.0.06 Updates

The following complex was updated:

- `EFTCardInfoRec_CType`

Release 2016.0.09 Updates

The following service was added:

- **EFTCardTrnHistSrch**

The following messages were created:

- `EFTCardTrnHistSrchRq_MType`

- EFTCardTrnHistSrchRs_MType

The following simple elements were created or updated:

RecurTrnType

Identifies a transaction as recurring. Canonical values are:

- *false*
- *true*

SvcDictName

The name of the service to obtain data dictionary definitions. Canonical values are:

- *AcctAdd*
- *AcctAddValidate*
- *AcctAnlysAdd*
- *AcctAnlysInq*
- *AcctAnlysMod*
- *AcctAnlysTrnAdd*
- *AcctBallInq*
- *AcctBenfAdd*
- *AcctBenfInq*
- *AcctBenfMod*
- *AcctCombStmtAdd*
- *AcctCombStmtInq*
- *AcctCombStmtMod*
- *AcctExcTrnInq*
- *AcctExcTrnSrch*
- *AcctHistSrch*
- *AcctIdGen*
- *AcctInq*
- *AcctIntRateInq*
- *AcctMemoPostSrch*
- *AcctMod*
- *AcctNSFTrnInq*
- *AcctNSFTrnMod*
- *AcctProdOvrrdAdd*
- *AcctProdOvrrdInq*
- *AcctProdOvrrdMod*
- *AcctProtInq*
- *AcctSrch*

- *AcctSweepAdd*
- *AcctSweepInq*
- *AcctSweepMod*
- *ACHCompMultiInq*
- *ACHCompSrch*
- *ACHFileAdd*
- *ACHFileInq*
- *ACHFileMod*
- *ACHPndSrch*
- *ACHTrnAddeSrch*
- *ACHTrnSrch*
- *AddrAdd*
- *AddrInq*
- *AddrMod*
- *AddrSrch*
- *BilPayChanInq*
- *BilPayPayeeAdd*
- *BilPayPayeeInq*
- *BilPayPayeeMod*
- *BilPayPayeeSrch*
- *BilPayPmtHistInq*
- *BilPayPmtHistSrch*
- *BilPaySchedPmtAdd*
- *BilPaySchedPmtApprv*
- *BilPaySchedPmtInq*
- *BilPaySchedPmtMod*
- *BilPaySchedPmtSrch*
- *BilPaySubAdd*
- *BilPaySubConsmCustInq*
- *BilPaySubInq*
- *BilPaySubMod*
- *BilPaySubSrch*
- *BrdCstSrch*
- *ChkImgInq*
- *ChkImgStmtGen*
- *ChkImgStmtGenInq*
- *ChkImgStmtSrch*

- *CollatTrackAdd*
- *CollatTrackAddValidate*
- *CollatTrackItemInq*
- *CollatTrackMod*
- *CollatTrackSrch*
- *CrBurInfoAddValidate*
- *CRBurInfoInq*
- *CrBurInfoMod*
- *CrCardTrnAdd*
- *CredPollInq*
- *CRMClientRelDataInq*
- *CRMClientRelDataMod*
- *CRMProsplInq*
- *CurBurInfoAdd*
- *CustAcctRelInq*
- *CustAdd*
- *CustCollatSrch*
- *CustIncmInq*
- *CustInfoMsgInq*
- *CustInq*
- *CustMod*
- *CustMsgAdd*
- *CustMsgInq*
- *CustMsgMod*
- *CustMsgSrch*
- *CustRelAdd*
- *CustRelInq*
- *CustRelMod*
- *CustSrch*
- *DocElecSigAdd*
- *DocImgMod*
- *EDPPPpersonProdDictInq*
- *EDPPPpersonProdMod*
- *EDPPPpersonSrch*
- *EFTCardAcctIdAdd*
- *EFTCardAdd*
- *EFTCardAddrSrch*

- *EFTCardAddValidate*
- *EFTCardFileMainSrch*
- *EFTCardInq*
- *EFTCardMod*
- *EFTCardMsgAdd*
- *EFTCardMsgMod*
- *EFTCardMsgSrch*
- *EFTCardOrderAdd*
- *EFTCardPINMod*
- *EFTCardPINModInit*
- *EFTCardSrch*
- *EFTCardTrnHistSrch*
- *EFTCardUsrQuthInq*
- *ElecDocInq*
- *EmplAppAdd*
- *EmplJobInqTrnSetItemSrch*
- *EmplJobSrch*
- *EscrwAdd*
- *EscrwAddValidate*
- *EscrwInq*
- *EscrwMod*
- *FASB91Add*
- *FASB91AddValidate*
- *FASB91Mod*
- *FASB91Srch*
- *FileMainSrch*
- *FinInstInfolnq*
- *GLAcctInq*
- *GLAcctSrch*
- *IdVerifyAdd*
- *IdVerifyMod*
- *InstRtId*
- *IntnetFinInstAcctIdAdd*
- *IntnetFinInstAcctIdAddValidate*
- *IntnetFinInstIdAcctAccessInq*
- *IntnetFinInstIdAdd*
- *IntnetFinInstIdAddValidate*

- *IntnetFinInstldFileMainSrch*
- *IntnetFinInstldInq*
- *IntnetFinInstldMod*
- *IntnetFinInstldPINMod*
- *IntnetFinInstldUsrInq*
- *IntnetFinInstldUsrMod*
- *IntRateSrch*
- *IntYieldInq*
- *LnAcctAdd*
- *LnAcctAddValidate*
- *LnAcctMod*
- *LnAppRgtrAdd*
- *LnAppRgtrAddValidate*
- *LnAppRgtrMod*
- *LnAppRgtrSrch*
- *LnBilSrch*
- *LnFeePrtcpAdd*
- *LnFeePrtcpInq*
- *LnFeePrtcpMod*
- *LnFeePrtcpSrch*
- *LnFeeSrch*
- *LnLiabInq*
- *LnPayoffInq*
- *LnPltfmAppAdd*
- *LnPltfmProdSrch*
- *LnPmtExt*
- *LnPmtSchedAdd*
- *LnPmtSchedAddValidate*
- *LnPmtSchedInq*
- *LnPmtSchedMod*
- *LnPrtcpInq*
- *LnRateSchedInq*
- *LnRateSchedMod*
- *LnRateSchedSrch*
- *LnRegLTVInq*
- *LnRen*
- *LnSvcInq*

- LnUnitInq
- LnUnitSrch
- LOCAcctInq
- LOCAcctSrch
- LOCAAdd
- LOCAAddValidate
- LOCCConstInProcAdd
- LOCCConstInProcInq
- LOCCConstInProcMod
- LOCCConstInProcSrch
- LOCCMod
- LOCSrch
- LogSrch
- LtrofCrlInq
- MFAActRiskInq
- MFAOOBValidate
- MFAOTPCredGen
- MFAOTPCredValidate
- MFAQnAPollInq
- MFASecdRiskInq
- MFATokenAdd
- MFATokenInq
- MFATokenMod
- MFATokenPINMod
- MFATokenTempPswdInq
- MFATokenUsrAdd
- MFATokenUsrInq
- MFATokenUsrMod
- MFATokenValidate
- MFAUsrConsmCredAdd
- MFAUsrConsmCredInq
- MFAUsrConsmCredMod
- MFAUsrConsmCredSrch
- MFAUsrQnAAdd
- MFAUsrQnAInq
- MFAUsrQnAMod
- MFAUsrQnAMod

- *MFAUsrQnAValidate*
- *MFAWaterMarkSrch*
- *MLLMasterRelAdd*
- *MLLMasterRelInq*
- *MLLMasterRelMod*
- *MLLRelSrch*
- *MLLTrancheRelAdd*
- *MLLTrancheRelInq*
- *MLLTranchRelMod*
- *NSFHistSrch*
- *ODISvcCred*
- *ODPrvlgHistSrch*
- *OFACSrch*
- *PersonNameMod*
- *PingAll*
- *PltfmAppAdd*
- *PltfmProdInq*
- *PltfmStatInq*
- *PltfmStatInq*
- *PltfmStatMod*
- *PosPayItemInq*
- *PosPayItemInq*
- *PosPayItemMod*
- *PubWorkflowSrch*
- *RealEstatePropAdd*
- *RealEstatePropMod*
- *RealEstatePropSrch*
- *RelaEstatePropAddValidate*
- *SafeDepBoxSrch*
- *SafeDepPmtAdd*
- *SafeDepPmtMod*
- *StopChkAdd*
- *StopChkAddValidate*
- *StopChkCan*
- *StopChkInq*
- *StopChkMod*
- *StopChkSrch*

- *SvcDictSrch*
- *SvcFeeSrch*
- *SvcFeeTrnAdd*
- *SvcFeeTrnInq*
- *SvcFeeTrnMod*
- *TaxPlnAcctSrch*
- *TaxPlnAdd*
- *TaxPlnAddValidate*
- *TaxPlnBenfAdd*
- *TaxPlnBenfAddValidate*
- *TaxPlnBenfInq*
- *TaxPlnBenfMod*
- *TaxPlnBenfSrch*
- *TaxPlnInq*
- *TaxPlnMod*
- *TaxPlnSrch*
- *TellerCurrTrnAdd*
- *TellerCurrTrnInq*
- *TellerCurrTrnMod*
- *TellerCurrTrnSrch*
- *TellerCustSrch*
- *TellerDrwMod*
- *TellerNonCustAdd*
- *TellerNonCustInq*
- *TellernonCustMod*
- *TellerTrnAdd*
- *TellerTrnInq*
- *TellerTrnMod*
- *TellerTrnSrch*
- *TimeDepRenOvrrd*
- *TimeDepRenOvrrdInq*
- *TrnAdd*
- *TrnAddValidate*
- *TrnMod*
- *UsrConsmCredAdd*
- *UsrConsmCredMod*
- *UsrEnrollInq*

- *UsrOperInq*
- *WireCompInq*
- *WireCompSrch*
- *WireHistSrch*
- *WireTrnInq*
- *WireTrnInq*
- *WorkflowInstcStart*
- *XferAdd*
- *XferAddValidate*
- *XferMod*
- *XferSrcDestSrch*
- *XferSrch*

The following complex was updated:

- `EFTCardHistSrchRec_CType`

The following array was created:

- `EFTCardTrnHistSrchRec_AType`

2017.2.01 Updates

The following message was updated:

- `EFTCardAddRq_MType`

The following simple elements were created or updated:

MerNotfOptCode

The code that describes the opt in/out for merchant notification. Canonical values are:

- *false*
- *true*

The default value is *false*.

MerNotfOptDesc

The description of the code that describes the opt in/out for merchant notification.

The following complex was created:

- `MerNotifOptInfoRec_CType`

The following complexes were updated:

- `EFTCardModRec_CType`
- `EFTCardInqRec_CType`

The following array was created:

- `MerNotfOptInfoArray_AType`

2018.7.02 Updates

The following complex was updated:

- `EFTCardModRec_CType`

2019.0.03 Updates

The following complex was updated:

- `EFTCardInqRec_CType`

2019.0.04 Updates

The following services were migrated from JHA Consumer to Third Party Group:

- EFT Card Address Search
- EFT Card Message Addition
- EFT Card Message Modification
- EFT Card Message Search

2020.0.01 Updates

The following services were migrated from JHA Consumer to Third Party Group:

- EFT Card PIN Modification
- EFT Card PIN Modification Initiate

The following complex was updated:

- `EFTCardInqRec_CType`

2021.0.03 Updates

The following complex elements were updated:

- `EFTCardInqRec_CType`
- `EFTCardSrchRec_CType`

The following simple elements were created or updated:

EFTCardBINCode

The code that identifies the type of BIN.

EFTCardBINDesc

The description of the code that identifies the type of BIN.

2021.1.00 Updates

The following services were created:

- EFT Card Awards Add
- EFT Card Awards Inquiry
- EFT Card Awards Mod
- EFT Card Household Search

The following messages were created:

- EFTCardAwardsAddRq_MType
- EFTCardAwardsAddRs_MType
- EFTCardAwardsInqRq_MType
- EFTCardAwardsInqRs_MType
- EFTCardAwardsModRq_MType
- EFTCardAwardsModRs_MType
- EFTCardHouseHoldSrchRq_MType
- EFTCardHouseHoldSrchRs_MType

The following arrays were created:

- EFTCardAwardsSrchArray_AType
- EFTCardHouseHoldSrchArray_AType

The following complexes were created:

- EFTCardAwardsInfoRec_CType
- EFTCardAwardsSrchRec_CType
- EFTCardHouseHoldSrchRec_CType
- SvcPrvdInfo references EFTCardSrchRq_EType

The following simple elements were created:

EFTCardAwardsChngTimeDt

The last date/time stamp the awards account was changed.

Expressed in ISO8601 time format and should contain either Zulu time or local time and the UTC offset.

Format: [-]CCYY-MM-DDThh:mm:ss[Z](+|-)hh:mm]

Valid values include: 2001-10-26T21:32:52, 2001-10-26T21:32:52+02:00, 2001-10-26T19:32:52Z, 2001-10-26T19:32:52+00:00, -2001-10-26T21:32:52, or 2001-10-26T21:32:52.12679.

Examples of same moment: "18:30Z", "22:30+04", "1130-0700", and "15:00-03:30".

See <http://books.xmlschemata.org/relaxng/ch19-77049.html> or http://en.wikipedia.org/wiki/ISO_8601 for further reference.

EFTCardAwardsCreatedTimeDt

The date/time stamp when the record was created. Expressed in ISO8601 time format and should contain either Zulu time or local time and the UTC offset.

Format: [-]CCYY-MM-DDThh:mm:ss[Z](+|-)hh:mm]

Valid values include: 2001-10-26T21:32:52, 2001-10-26T21:32:52+02:00, 2001-10-26T19:32:52Z, 2001-10-26T19:32:52+00:00, -2001-10-26T21:32:52, or 2001-10-26T21:32:52.12679.

Examples of same moment: "18:30Z", "22:30+04", "1130-0700", and "15:00-03:30".

See <http://books.xmlschemata.org/relaxng/ch19-77049.html> or http://en.wikipedia.org/wiki/ISO_8601 for further reference.

EFTCardAwardsEnrollDt

The start date of Awards participation.

EFTCardAwardsLastEnrollDt

The Awards last enroll date.

EFTCardAwardsLastProcTimeDt

The Awards last processing date.

EFTCardAwardsLastUnenrollDt

The Awards last unenroll date.

EFTCardAwardsProcDt

The Awards processing date.

EFTCardAwardsPrtcpFlgChngDt

The Awards participation flag change date.

EFTCardAwardsPrtcpType

Answers the question: Is the cardholder participating in an Awards program? Canonical values are:

- *true*
- *false*

EFTCardHouseHoldId

The Awards household ID.

2022.0.02 Updates

The following complex elements were updated:

- EFTCardAddInfoRec_CType
- EFTCardAddIdInfo_CType

The following simple element was created or updated:

EFTCardFundAcctType

The funding account indicator. Canonical values are:

- *true*
- *false*

2022.1.01 Updates

The following complex elements were created or updated:

- EFTCardAddInfoRec_CType
- EFTCardModRec_CType
- EFTCardInqRec_CType

The following simple elements were created or updated:

AllowDigitalInActType

Defines if an inactive card is allowed digital wallet processes. Canonical values are:

- *true*
- *false*

AllowDigitalOnlyType

Is the card only allowed for digital wallet processes? Canonical values are:

- *true*
- *false*

EFTCardCat

A user-defined category given to an EFT card.

EFTCardImgDesc

The free-format description as related to a card image.

EFTCardImgId

An identifier given to an EFT card.

EFT Card Services Deprecation Details

The following is a list of the deprecation items, comments, and dates.

BrdCstEFTCardDetail_RType Deprecation Details

EFTCardStat

The status of an issued EFT card. Canonical values are:

- *Act*
- *Cls*
- *CardLmtExist*
- *Del*
- *DepOnly*
- *Exp*
- *HotCard*
- *Iss*
- *ManActReq*
- *OrderCard*
- *OrderInProc*
- *PINMail*
- *PINXsTries*
- *ReOrderCard*
- *ReOrderDeny*
- *WarmCard*

NOTE

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01. The new element for EFT statuses is **EFTCardStatType**, in which the status values are represented by closed canonical values.

EFTCardStatDesc

The description of the status of an issued EFT card.

NOTE

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01.

EFTCardInfoRec_CType Deprecation Details

EFTCardStat

The status of an issued EFT card. Canonical values are:

- *Act*
- *Cls*
- *CardLmtExist*
- *Del*
- *DepOnly*
- *Exp*
- *HotCard*
- *Iss*
- *ManActReq*
- *OrderCard*
- *OrderInProc*
- *PINMail*
- *PINXsTries*
- *ReOrderCard*
- *ReOrderDeny*
- *WarmCard*

NOTE

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01. The new element for EFT statuses is **EFTCardStatType**, in which the status values are represented by closed canonical values.

EFTCardStatDesc

The description of the status of an issued EFT card.

NOTE

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01.

EFTCardInqRec_CType Deprecation Details

EFTCardStat

The status of an issued EFT card. Canonical values are:

- *Act*
- *Cls*
- *CardLmtExist*
- *Del*
- *DepOnly*
- *Exp*
- *HotCard*

- *Iss*
- *ManActReq*
- *OrderCard*
- *OrderInProc*
- *PINMail*
- *PINXsTries*
- *ReOrderCard*
- *ReOrderDeny*
- *WarmCard*

NOTE

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01. The new element for EFT statuses is **EFTCardStatType**, in which the status values are represented by closed canonical values.

EFTCardStatDesc

The description of the status of an issued EFT card.

NOTE

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01.

EFTCardModRec_CType Deprecation Details

EFTCardStat

The status of an issued EFT card. Canonical values are:

- *Act*
- *Cls*
- *CardLmtExist*
- *Del*
- *DepOnly*
- *Exp*
- *HotCard*
- *Iss*
- *ManActReq*
- *OrderCard*
- *OrderInProc*
- *PINMail*
- *PINXsTries*
- *ReOrderCard*

- *ReOrderDeny*
- *WarmCard*

NOTE

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01. The new element for EFT statuses is **EFTCardStatType**, in which the status values are represented by closed canonical values.

EFTCardStatDesc

The description of the status of an issued EFT card.

NOTE

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01.

EFTCardSrchRec_CType Deprecation Details

EFTCardStat

The status of an issued EFT card. Canonical values are:

- *Act*
- *Cls*
- *CardLmtExist*
- *Del*
- *DepOnly*
- *Exp*
- *HotCard*
- *Iss*
- *ManActReq*
- *OrderCard*
- *OrderInProc*
- *PINMail*
- *PINXsTries*
- *ReOrderCard*
- *ReOrderDeny*
- *WarmCard*

NOTE

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01. The new element for EFT statuses is **EFTCardStatType**, in which the status values are represented by closed canonical values.

EFTCardStatDesc

The description of the status of an issued EFT card.

NOTE

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01.

EFT Card Account Id Add

EFT Card Account Id Add is a jXchange service designed to enable a customer to add account identifications to an existing Internet Id. The services allow any number of account identifications to be delivered with the request. The Service Provider may limit the number of account identifications that can be delivered on request payload.

Message Flow

In jXchange, the EFT Card Account Id Add service uses a typical exchange of `MType` messages to enable a customer to add account identifications to an existing Internet Id.

Primary Request

The Third Party Consumer forwards the `EFTCardAcctIdAddRq_MType` message to the Service Provider. The message contains `EFTCardNum` and `EFTCardSufxNum`.

Primary Response

The Service Provider returns the `EFTCardAcctIdAddRs_MType` message to the Third Party Consumer. The message contains `RsStat`, which states if the account identification was successfully added.

EFTCardAcctIdAddRq_MType

`EFTCardAcctIdAddRq_MType` is a message `MType` element.

Contains:

- `Custom_CType`
- `EFTCardAcctIdArray_AType`
- `ErrOvrRdArray_AType`
- `MsgRqHdr_CType`

Simple Elements

The following simple elements are contained within this message.

EFTCardNum

The number that is assigned to an EFT card. The card number includes the ISO number.

EFTCardSufxNum

The number that is the suffix to the card number. Can represent the card holder when multiple cards are issued with the same card number.

Custom_CType

`Custom_CType` is a complex `CType` element.

This element is optional.

EFTCardAcctIdArray_AType

`EFTCardAcctIdArray_AType` is an array `AType` element. This is an array of the accounts that are part of an EFT card account.

Contains:

- `EFTCardAcctIdInfo_CType`

EFTCardAcctIdInfo_CType

`EFTCardAcctIdInfo_CType` is a complex `CType` element. This element is optional.

Simple Elements

The following simple elements are contained within this complex.

AliasAcctName

An alias name provided to an account that is often used for GUI representation that is understandable to an end consumer.

EFTCardAcctId

The numbers or characters that identify an EFT card account record.

EFTCardAcctType

The numbers or characters that categorize the EFT Card Account ID.

EFTCardFundAcctType

The funding account indicator. Canonical values are:

- *true*
- *false*

EFTCardPrimAcct

References the account identification that has the primary relationship to the EFT card account. Canonical values are:

- *false*
- *true*

ErrOvrRdInfoArray_AType

`ErrOvrRdInfoArray_AType` is an array `AType` element. This is an array of overrides for faults.

Contains:

- `ErrOvrRd_CType`

ErrOvrRd_CType

`ErrOvrRd_CType` is a complex `CType` element. This element is used to override errors created in a previous request. This element is optional.

Simple Elements

The following simple elements are contained within this complex.

BusSvcType

The business service type used to convey certain Add and Mod message handling. The canonical value is *NoValidate*.

ErrCode

The error code.

MsgRqHdr_CType

`MsgRqHdr_CType` is a complex `CType` element. This is the default message request header.

Contains:

- `AuthenUsrCred_CType`
- `jXchangeHdr_CType`

Simple Elements

The following simple elements are contained within this complex.

AuthenProdCred

Authentication of the Consumer Product Credentials in the form of a WS Security element that contains a single SAML V2.0 Assertion.

AuthenUsrCred_CType

`AuthenUsrCred_CType` is a complex `CType` element. This element represents authentication of the end-user credentials in the form of a WS **Security** element that contains a single SAML V2.0 Assertion.

Simple Elements

The following simple elements are contained within this complex.

Security

Defines the wsse:Security SOAP header element per section 4.

jXchangeHdr_CType

`jXchangeHdr_CType` is a complex `CType` element.

Simple Elements

The following simple elements are contained within this complex.

AuditUsrId

The user ID that the consumer would like written in the audit as performing the requested service. It varies, but it could be the same as the user ID. It is not used to authenticate. It is used to audit the Soap Header Fault.

AuditWsId

The workstation ID that the consumer would like written in the audit as performing the requested service for the Soap Header Fault. It varies, but it could be the same as the user ID.

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

BusCorrelId

The correlation identification as related to business functions and activities.

ConsumerName

The name of the service consumer (business name) for the Soap Header Fault.

ConsumerProd

The name of the product which is consuming the service (business product name) for the Soap Header Fault.

InstEnv

An identification provided by the consumer that defines the environment in which the institution is operating. Canonical values are:

- *Prod*

InstRtld

The identification of the entity of the submitted message. A financial institution entity uses the routing transit or nine-digit number assigned to financial institutions for routing as assigned by the American Bankers Association. Any leading zeros must be provided for a complete routing and transit number. A non-financial institution entity should use a mutually agreed upon identification that must contain at least one non-integer character. The canonical value is *JHA*.

The element is required in all message requests.

jXLogTrackingId

An identification provided by jXchange to be able to trace the request and response of a message from the third-party gateway, internal gateway, and service provider for the Soap Header Fault.

JxVer

Contains the version jXchange is running for the Soap Header Fault.

ValidConsmName

The consumer name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table. The canonical value is: *JHA*.

ValidConsmProd

The consumer product name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table.

WorkflowCorrelId

The correlation identification as related to workflow functions and activities.

jXchangeHdr_CType Deprecation Details

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

EFTCardAcctIdAddRs_MType

EFTCardAcctIdAddRs_MType is a message MType element.

Contains:

- Custom_CType
- MsgRsHdr_CType

Simple Elements

The following simple elements are contained within this message.

RsStat

The status of the response. Canonical values are:

- *Fail*
- *Success*

Custom_CType

Custom_CType is a complex CType element.

This element is optional.

MsgRsHdr_CType

MsgRsHdr_CType is a complex CType element. This is the default message response header.

Contains:

- jXchangeHdr_CType
- MsgRecInfoArray_AType

jXchangeHdr_CType

jXchangeHdr_CType is a complex CType element.

Simple Elements

The following simple elements are contained within this complex.

AuditUsrId

The user ID that the consumer would like written in the audit as performing the requested service. It varies, but it could be the same as the user ID. It is not used to authenticate. It is used to audit the Soap Header Fault.

AuditWsId

The workstation ID that the consumer would like written in the audit as performing the requested service for the Soap Header Fault. It varies, but it could be the same as the user ID.

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

BusCorrelId

The correlation identification as related to business functions and activities.

ConsumerName

The name of the service consumer (business name) for the Soap Header Fault.

ConsumerProd

The name of the product which is consuming the service (business product name) for the Soap Header Fault.

InstEnv

An identification provided by the consumer that defines the environment in which the institution is operating. Canonical values are:

- *Prod*

InstRtId

The identification of the entity of the submitted message. A financial institution entity uses the routing transit or nine-digit number assigned to financial institutions for routing as assigned by the American Bankers Association. Any leading zeros must be provided for a complete routing and transit number. A non-financial institution entity should use a mutually agreed upon identification that must contain at least one non-integer character. The canonical value is *JHA*.

The element is required in all message requests.

jXLogTrackingId

An identification provided by jXchange to be able to trace the request and response of a message from the third-party gateway, internal gateway, and service provider for the Soap Header Fault.

JxVer

Contains the version jXchange is running for the Soap Header Fault.

ValidConsmName

The consumer name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table. The canonical value is: *JHA*.

ValidConsmProd

The consumer product name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table.

WorkflowCorrelId

The correlation identification as related to workflow functions and activities.

jXchangeHdr_CType Deprecation Details

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

MsgRecInfoArray_AType

`MsgRecInfoArray_AType` is an array `AType` element. This is an array of messages that can be returned in a response.

Contains:

- `MsgRec_CType`

MsgRec_CType

`MsgRec_CType` is a complex `CType` element.

Simple Elements

The following simple elements are contained within this complex.

ErrCat

The Soap Header Fault error category.

ErrCode

The error code.

ErrDesc

The Soap Header Fault error description.

ErrElem

The Soap Header Fault when an error or fault occurs. This optional element contains the element which is causing the error condition.

ErrElemVal

The Soap Header Fault when an error or fault occurs. This optional element contains the value of the element which is causing the error condition.

ErrLoc

The Soap Header Fault error location. This is typically the program that generated the error condition.

EFT Card Add

EFT Card Add is a jXchange service designed to create an EFT card for a consumer.

Message Flow

In jXchange, the EFT Card Add service uses a typical exchange of `MType` messages to create an EFT card for a consumer on a Service Provider.

Primary Request

The Third Party Consumer forwards the `EFTCardAddRq_MType` message to the Service Provider. The message contains `CustId`.

Primary Response

The Service Provider returns the `EFTCardAddRs_MType` message to the Third Party Consumer. The message contains `RsStat`, which states if the EFT card was created successfully.

EFTCardAddRq_MType

`EFTCardAddRq_MType` is a message `MType` element.

Contains:

- `Custom_CType`
- `EFTCardAcctIdArray_AType`
- `EFTCardAddInfoArray_AType`
- `ErrOvrRdArray_AType`
- `MerNotfOptInfoArray_AType`
- `MsgRqHdr_CType`

Simple Elements

The following simple elements are contained within this message.

CustId

The identifier attached to a customer. It includes the *OvrrdInstRtId* attribute.

EFTCardProdCode

The code that identifies the type details of an EFT card.

EFTCardType

The classification of the EFT card. Canonical values are:

- *ATM*
- *Credit*
- *Debit*

Custom_CType

`Custom_CType` is a complex `CType` element.

This element is optional.

EFTCardAcctIdArray_AType

`EFTCardAcctIdArray_AType` is an array `AType` element. This is an array of the accounts that are part of an EFT card account.

Contains:

- `EFTCardAcctIdInfo_CType`

EFTCardAcctIdInfo_CType

`EFTCardAcctIdInfo_CType` is a complex `CType` element. This element is optional.

Simple Elements

The following simple elements are contained within this complex.

AliasAcctName

An alias name provided to an account that is often used for GUI representation that is understandable to an end consumer.

EFTCardAcctId

The numbers or characters that identify an EFT card account record.

EFTCardAcctType

The numbers or characters that categorize the EFT Card Account ID.

EFTCardFundAcctType

The funding account indicator. Canonical values are:

- *true*
- *false*

EFTCardPrimAcct

References the account identification that has the primary relationship to the EFT card account. Canonical values are:

- *false*
- *true*

EFTCardAddInfoArray_AType

`EFTCardAddInfoArray_AType` is an array `AType` element. This is an array for EFT addition services.

Contains:

- `EFTCardAddInfoRec_CType`

EFTCardAddInfoRec_CType

`EFTCardAddInfoRec_CType` is a complex `CType` element. This element is optional.

Simple Elements

The following simple elements are contained within this complex.

EFTCardCat

A user-defined category given to an EFT card.

EFTCardStyleId

The EFT card manufacturer's card style identification.

EmbosName

The name that is embossed on the EFT card.

SecdEmbosName

The secondary name that could be embossed on the EFT card.

ErrOvrRdInfoArray_AType

`ErrOvrRdInfoArray_AType` is an array `AType` element. This is an array of overrides for faults.

Contains:

- `ErrOvrRd_CType`

ErrOvrRd_CType

ErrOvrRd_CType is a complex CType element. This element is used to override errors created in a previous request. This element is optional.

Simple Elements

The following simple elements are contained within this complex.

BusSvcType

The business service type used to convey certain Add and Mod message handling. The canonical value is *NoValidate*.

ErrCode

The error code.

MerNotfOptInfoArray_AType

MerNotfOptInfoArray_AType is an array AType element. This is an array of opt-out codes for merchant notification.

Contains:

- MerNotfOptInfoRec_CType

MerNotfOptInfoRec_CType

MerNotfOptInfoRec_CType is a complex CType element.

Simple Elements

The following simple elements are contained within this complex.

EFTMerId

The identification given to EFT card merchant transaction processors.

MerNotfOptCode

The code that describes the opt in/out for merchant notification. Canonical values are:

- *false*
- *true*

The default value is *false*.

MerNotfOptDesc

The description of the code that describes the opt in/out for merchant notification.

MsgRqHdr_CType

MsgRqHdr_CType is a complex CType element. This is the default message request header.

Contains:

- `AuthenUsrCred_CType`
- `jXchangeHdr_CType`

Simple Elements

The following simple elements are contained within this complex.

AuthenProdCred

Authentication of the Consumer Product Credentials in the form of a WS Security element that contains a single SAML V2.0 Assertion.

AuthenUsrCred_CType

`AuthenUsrCred_CType` is a complex `CType` element. This element represents authentication of the end-user credentials in the form of a WS **Security** element that contains a single SAML V2.0 Assertion.

Simple Elements

The following simple elements are contained within this complex.

Security

Defines the `wsse:Security` SOAP header element per section 4.

jXchangeHdr_CType

`jXchangeHdr_CType` is a complex `CType` element.

Simple Elements

The following simple elements are contained within this complex.

AuditUsrId

The user ID that the consumer would like written in the audit as performing the requested service. It varies, but it could be the same as the user ID. It is not used to authenticate. It is used to audit the Soap Header Fault.

AuditWsId

The workstation ID that the consumer would like written in the audit as performing the requested service for the Soap Header Fault. It varies, but it could be the same as the user ID.

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017–01–01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message

Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

BusCorrelId

The correlation identification as related to business functions and activities.

ConsumerName

The name of the service consumer (business name) for the Soap Header Fault.

ConsumerProd

The name of the product which is consuming the service (business product name) for the Soap Header Fault.

InstEnv

An identification provided by the consumer that defines the environment in which the institution is operating. Canonical values are:

- *Prod*

InstRtId

The identification of the entity of the submitted message. A financial institution entity uses the routing transit or nine-digit number assigned to financial institutions for routing as assigned by the American Bankers Association. Any leading zeros must be provided for a complete routing and transit number. A non-financial institution entity should use a mutually agreed upon identification that must contain at least one non-integer character. The canonical value is *JHA*.

The element is required in all message requests.

jXLogTrackingId

An identification provided by jXchange to be able to trace the request and response of a message from the third-party gateway, internal gateway, and service provider for the Soap Header Fault.

JxVer

Contains the version jXchange is running for the Soap Header Fault.

ValidConsmName

The consumer name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table. The canonical value is: *JHA*.

ValidConsmProd

The consumer product name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table.

WorkflowCorrelId

The correlation identification as related to workflow functions and activities.

jXchangeHdr_CType Deprecation Details

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017–01–01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

EFTCardAddRs_MType

`EFTCardAddRs_MType` is a message `MType` element.

Contains:

- `Custom_CType`
- `EFTCardAddRsArray_AType`
- `MsgRsHdr_CType`

Simple Elements

The following simple elements are contained within this message.

RsStat

The status of the response. Canonical values are:

- *Fail*
- *Success*

Custom_CType

`Custom_CType` is a complex `CType` element.

This element is optional.

EFTCardAddRsArray_AType

`EFTCardAddRsArray_AType` is an array `AType` element. This is an array of the EFT addition responses.

Contains:

- `EFTCardAddRsRec_CType`

EFTCardAddRsRec_CType

`EFTCardAddRsRec_CType` is a complex `CType` element. This element is optional.

Simple Elements

The following simple elements are contained within this complex.

EFTCardNum

The number that is assigned to an EFT card. The card number includes the ISO number.

EFTCardSufxNum

The number that is the suffix to the card number. Can represent the card holder when multiple cards are issued with the same card number.

EmbosName

The name that is embossed on the EFT card.

MsgRsHdr_CType

`MsgRsHdr_CType` is a complex `CType` element. This is the default message response header.

Contains:

- `jXchangeHdr_CType`
- `MsgRecInfoArray_AType`

jXchangeHdr_CType

`jXchangeHdr_CType` is a complex `CType` element.

Simple Elements

The following simple elements are contained within this complex.

AuditUsrId

The user ID that the consumer would like written in the audit as performing the requested service. It varies, but it could be the same as the user ID. It is not used to authenticate. It is used to audit the Soap Header Fault.

AuditWsId

The workstation ID that the consumer would like written in the audit as performing the requested service for the Soap Header Fault. It varies, but it could be the same as the user ID.

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

BusCorrelId

The correlation identification as related to business functions and activities.

ConsumerName

The name of the service consumer (business name) for the Soap Header Fault.

ConsumerProd

The name of the product which is consuming the service (business product name) for the Soap Header Fault.

InstEnv

An identification provided by the consumer that defines the environment in which the institution is operating. Canonical values are:

- *Prod*

InstRtId

The identification of the entity of the submitted message. A financial institution entity uses the routing transit or nine-digit number assigned to financial institutions for routing as assigned by the American Bankers Association. Any leading zeros must be provided for a complete routing and transit number. A non-financial institution entity should use a mutually agreed upon identification that must contain at least one non-integer character. The canonical value is *JHA*.

The element is required in all message requests.

jXLogTrackingId

An identification provided by jXchange to be able to trace the request and response of a message from the third-party gateway, internal gateway, and service provider for the Soap Header Fault.

JxVer

Contains the version jXchange is running for the Soap Header Fault.

ValidConsmName

The consumer name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table. The canonical value is: *JHA*.

ValidConsmProd

The consumer product name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table.

WorkflowCorrelId

The correlation identification as related to workflow functions and activities.

jXchangeHdr_CType Deprecation Details

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017–01–01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

MsgRecInfoArray_AType

`MsgRecInfoArray_AType` is an array `AType` element. This is an array of messages that can be returned in a response.

Contains:

- `MsgRec_CType`

MsgRec_CType

`MsgRec_CType` is a complex `CType` element.

Simple Elements

The following simple elements are contained within this complex.

ErrCat

The Soap Header Fault error category.

ErrCode

The error code.

ErrDesc

The Soap Header Fault error description.

ErrElem

The Soap Header Fault when an error or fault occurs. This optional element contains the element which is causing the error condition.

ErrElemVal

The Soap Header Fault when an error or fault occurs. This optional element contains the value of the element which is causing the error condition.

ErrLoc

The Soap Header Fault error location. This is typically the program that generated the error condition.

EFT Card Add Validate

EFT Card Add Validate is a jXchange service designed to validate the created EFT card for a consumer.

Message Flow

In jXchange, the EFT Card Add Validate service uses a typical exchange of `MType` messages to validate the created EFT card for a consumer to a Service Provider.

Primary Request

The Third Party Consumer forwards the `EFTCardAddValidateRq_MType` message to the Service Provider. The message contains the same simple and complex elements as in the `EFTCardAddRq_MType`.

Primary Response

The Service Provider returns the `EFTCardAddValidateRs_MType` message to the Third Party Consumer. The message contains `RsStat`, which states if the requested addition was successfully validated.

EFTCardAddValidateRq_MType

`EFTCardAddValidateRq_MType` is a message `MType` element.

Contains:

- Custom_CType
- EFTCardAddRq_MType

Custom_CType

Custom_CType is a complex CType element.

This element is optional.

EFTCardAddRq_MType

EFTCardAddRq_MType is a message MType element.

Contains:

- Custom_CType
- EFTCardAcctIdArray_AType
- EFTCardAddInfoArray_AType
- ErrOvrRdArray_AType
- MerNotfOptInfoArray_AType
- MsgRqHdr_CType

Simple Elements

The following simple elements are contained within this message.

CustId

The identifier attached to a customer. It includes the *OvrrdInstRtId* attribute.

EFTCardProdCode

The code that identifies the type details of an EFT card.

EFTCardType

The classification of the EFT card. Canonical values are:

- *ATM*
- *Credit*
- *Debit*

Custom_CType

Custom_CType is a complex CType element.

This element is optional.

EFTCardAcctIdArray_AType

EFTCardAcctIdArray_AType is an array AType element. This is an array of the accounts that are part of an EFT card account.

Contains:

- `EFTCardAcctIdInfo_CType`

`EFTCardAcctIdInfo_CType`

`EFTCardAcctIdInfo_CType` is a complex `CType` element. This element is optional.

Simple Elements

The following simple elements are contained within this complex.

AliasAcctName

An alias name provided to an account that is often used for GUI representation that is understandable to an end consumer.

EFTCardAcctId

The numbers or characters that identify an EFT card account record.

EFTCardAcctType

The numbers or characters that categorize the EFT Card Account ID.

EFTCardFundAcctType

The funding account indicator. Canonical values are:

- *true*
- *false*

EFTCardPrimAcct

References the account identification that has the primary relationship to the EFT card account. Canonical values are:

- *false*
- *true*

EFTCardAddInfoArray_AType

`EFTCardAddInfoArray_AType` is an array `AType` element. This is an array for EFT addition services.

Contains:

- `EFTCardAddInfoRec_CType`

`EFTCardAddInfoRec_CType`

`EFTCardAddInfoRec_CType` is a complex `CType` element. This element is optional.

Simple Elements

The following simple elements are contained within this complex.

EFTCardCat

A user-defined category given to an EFT card.

EFTCardStyleId

The EFT card manufacturer's card style identification.

EmbosName

The name that is embossed on the EFT card.

SecdEmbosName

The secondary name that could be embossed on the EFT card.

ErrOvrRdInfoArray_AType

`ErrOvrRdInfoArray_AType` is an array `AType` element. This is an array of overrides for faults.

Contains:

- `ErrOvrRd_CType`

ErrOvrRd_CType

`ErrOvrRd_CType` is a complex `CType` element. This element is used to override errors created in a previous request. This element is optional.

Simple Elements

The following simple elements are contained within this complex.

BusSvcType

The business service type used to convey certain Add and Mod message handling. The canonical value is *NoValidate*.

ErrCode

The error code.

MerNotfOptInfoArray_AType

`MerNotfOptInfoArray_AType` is an array `AType` element. This is an array of opt-out codes for merchant notification.

Contains:

- `MerNotfOptInfoRec_CType`

MerNotfOptInfoRec_CType

`MerNotfOptInfoRec_CType` is a complex `CType` element.

Simple Elements

The following simple elements are contained within this complex.

EFTMerId

The identification given to EFT card merchant transaction processors.

MerNotfOptCode

The code that describes the opt in/out for merchant notification. Canonical values are:

- *false*
- *true*

The default value is *false*.

MerNotfOptDesc

The description of the code that describes the opt in/out for merchant notification.

MsgRqHdr_CType

`MsgRqHdr_CType` is a complex `CType` element. This is the default message request header.

Contains:

- `AuthenUsrCred_CType`
- `jXchangeHdr_CType`

Simple Elements

The following simple elements are contained within this complex.

AuthenProdCred

Authentication of the Consumer Product Credentials in the form of a WS Security element that contains a single SAML V2.0 Assertion.

AuthenUsrCred_CType

`AuthenUsrCred_CType` is a complex `CType` element. This element represents authentication of the end-user credentials in the form of a WS **Security** element that contains a single SAML V2.0 Assertion.

Simple Elements

The following simple elements are contained within this complex.

Security

Defines the `wsse:Security` SOAP header element per section 4.

jXchangeHdr_CType

`jXchangeHdr_CType` is a complex `CType` element.

Simple Elements

The following simple elements are contained within this complex.

AuditUsrId

The user ID that the consumer would like written in the audit as performing the requested service. It varies, but it could be the same as the user ID. It is not used to authenticate. It is used to audit the Soap Header Fault.

AuditWsId

The workstation ID that the consumer would like written in the audit as performing the requested service for the Soap Header Fault. It varies, but it could be the same as the user ID.

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

BusCorrelId

The correlation identification as related to business functions and activities.

ConsumerName

The name of the service consumer (business name) for the Soap Header Fault.

ConsumerProd

The name of the product which is consuming the service (business product name) for the Soap Header Fault.

InstEnv

An identification provided by the consumer that defines the environment in which the institution is operating. Canonical values are:

- *Prod*

InstRtId

The identification of the entity of the submitted message. A financial institution entity uses the routing transit or nine-digit number assigned to financial institutions for routing as assigned by the American Bankers Association. Any leading zeros must be provided for a complete routing and transit number. A non-financial institution entity should use a mutually agreed upon identification that must contain at least one non-integer character. The canonical value is *JHA*.

The element is required in all message requests.

jXLogTrackingId

An identification provided by jXchange to be able to trace the request and response of a message from the third-party gateway, internal gateway, and service provider for the Soap Header Fault.

JxVer

Contains the version jXchange is running for the Soap Header Fault.

ValidConsmName

The consumer name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table. The canonical value is: *JHA*.

ValidConsmProd

The consumer product name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table.

WorkflowCorrelId

The correlation identification as related to workflow functions and activities.

jXchangeHdr_CType Deprecation Details

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

EFTCardAddValidateRs_MType

`EFTCardAddValidateRs_MType` is a message `MType` element.

Contains:

- `Custom_CType`
- `MsgRsHdr_CType`

Simple Elements

The following simple elements are contained within this message.

RsStat

The status of the response. Canonical values are:

- *Fail*
- *Success*

MsgRsHdr_CType

MsgRsHdr_CType is a complex CType element. This is the default message response header.

Contains:

- jXchangeHdr_CType
- MsgRecInfoArray_AType

jXchangeHdr_CType

jXchangeHdr_CType is a complex CType element.

Simple Elements

The following simple elements are contained within this complex.

AuditUsrId

The user ID that the consumer would like written in the audit as performing the requested service. It varies, but it could be the same as the user ID. It is not used to authenticate. It is used to audit the Soap Header Fault.

AuditWsId

The workstation ID that the consumer would like written in the audit as performing the requested service for the Soap Header Fault. It varies, but it could be the same as the user ID.

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017–01–01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

BusCorrelId

The correlation identification as related to business functions and activities.

ConsumerName

The name of the service consumer (business name) for the Soap Header Fault.

ConsumerProd

The name of the product which is consuming the service (business product name) for the Soap Header Fault.

InstEnv

An identification provided by the consumer that defines the environment in which the institution is operating. Canonical values are:

- *Prod*

InstRtld

The identification of the entity of the submitted message. A financial institution entity uses the routing transit or nine-digit number assigned to financial institutions for routing as assigned by the American Bankers Association. Any leading zeros must be provided for a complete routing and transit number. A non-financial institution entity should use a mutually agreed upon identification that must contain at least one non-integer character. The canonical value is *JHA*.

The element is required in all message requests.

jXLogTrackingId

An identification provided by jXchange to be able to trace the request and response of a message from the third-party gateway, internal gateway, and service provider for the Soap Header Fault.

JxVer

Contains the version jXchange is running for the Soap Header Fault.

ValidConsmName

The consumer name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table. The canonical value is: *JHA*.

ValidConsmProd

The consumer product name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table.

WorkflowCorrelId

The correlation identification as related to workflow functions and activities.

jXchangeHdr_CType Deprecation Details

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017–01–01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

MsgRecInfoArray_AType

`MsgRecInfoArray_AType` is an array `AType` element. This is an array of messages that can be returned in a response.

Contains:

- `MsgRec_CType`

MsgRec_CType

`MsgRec_CType` is a complex `CType` element.

Simple Elements

The following simple elements are contained within this complex.

ErrCat

The Soap Header Fault error category.

ErrCode

The error code.

ErrDesc

The Soap Header Fault error description.

ErrElem

The Soap Header Fault when an error or fault occurs. This optional element contains the element which is causing the error condition.

ErrElemVal

The Soap Header Fault when an error or fault occurs. This optional element contains the value of the element which is causing the error condition.

ErrLoc

The Soap Header Fault error location. This is typically the program that generated the error condition.

Custom_CType

`Custom_CType` is a complex `CType` element.

This element is optional.

EFT Card Awards Addition

EFT Card Awards Addition is a jXchange service designed to allow consumers to enroll in an Awards program.

Message Flow

In jXchange, the EFT Card Awards Addition service uses a typical exchange of `MType` messages to allow a consumer to enroll in an Awards program.

Primary Request

The consumer forwards the `EFTCardAwardsAddRq_MType` message to the service provider.

The message contains the following simple elements:

- **EFTCardNum**
- **EFTCardSufxNum**

The message contains the following complex elements:

- `Custom_CType`
- `EFTCardAwardsInfoRec_CType`
- `MsgRqHdr_CType`

The message contains the following array:

- `ErrOvrRdInfoArray_AType`

Primary Response

The service provider returns the `EFTCardAwardsAddRs_MType` message to the consumer.

The message contains the following simple elements:

- **EFTCardHouseHoldId**
- **RsStat**

The message contains the following complex elements:

- `Custom_CType`
- `MsgRsHdr_CType`

EFT Card Awards Addition Behavior

EFT Card Awards Addition is a jXchange service designed to allow consumers to enroll in an Awards program.

The EFT Card Awards Addition behavior is as follows.

The `EFTCardAwardsAdd` service requires an **EFTCardNum** and creates a card awards record for the EFT card. A household ID (**EFTCardHouseHoldId**) is generated if the element is blank or missing. If the `JHANull` attribute is set on **EFTCardHouseHoldId**, the household ID value is not set on the provider and it is a stand-alone account.

The Enrollment Date (**EFTCardAwardsEnrollDt**) is optional.

Enrollment in the program is activated by setting **EFTCardAwardsPrtcpType** to *true*. If a household ID is generated by the provider, it is returned in the response complex.

EFTCardAwardsAddRq_MType

`EFTCardAwardsAddRq_MType` is a message `MType` element.

Contains:

- `Custom_CType`
- `EFTCardAwardsInfoRec_CType`
- `ErrOvrRdInfoArray_AType`
- `MsgRqHdr_CType`

Simple Elements

The following simple elements are contained within this message.

EFTCardNum

The number that is assigned to an EFT card. The card number includes the ISO number.

EFTCardSufxNum

The number that is the suffix to the card number. Can represent the card holder when multiple cards are issued with the same card number.

Custom_CType

`Custom_CType` is a complex `CType` element.

This element is optional.

EFTCardAwardsInfoRec_CType

EFTCardAwardsInfoRec_CType is a complex CType element.

Simple Elements

The following simple elements are contained within this complex.

EFTCardAwardsChngTimeDt

The last date/time stamp the awards account was changed.

Expressed in ISO8601 time format and should contain either Zulu time or local time and the UTC offset.

Format: [-]CCYY-MM-DDThh:mm:ss[Z](+|-)hh:mm]

Valid values include: 2001-10-26T21:32:52, 2001-10-26T21:32:52+02:00, 2001-10-26T19:32:52Z, 2001-10-26T19:32:52+00:00, -2001-10-26T21:32:52, or 2001-10-26T21:32:52.12679.

Examples of same moment: "18:30Z", "22:30+04", "1130-0700", and "15:00-03:30".

See <http://books.xmlschemata.org/relaxng/ch19-77049.html> or http://en.wikipedia.org/wiki/ISO_8601 for further reference.

EFTCardAwardsCreatedTimeDt

The date/time stamp when the record was created. Expressed in ISO8601 time format and should contain either Zulu time or local time and the UTC offset.

Format: [-]CCYY-MM-DDThh:mm:ss[Z](+|-)hh:mm]

Valid values include: 2001-10-26T21:32:52, 2001-10-26T21:32:52+02:00, 2001-10-26T19:32:52Z, 2001-10-26T19:32:52+00:00, -2001-10-26T21:32:52, or 2001-10-26T21:32:52.12679.

Examples of same moment: "18:30Z", "22:30+04", "1130-0700", and "15:00-03:30".

See <http://books.xmlschemata.org/relaxng/ch19-77049.html> or http://en.wikipedia.org/wiki/ISO_8601 for further reference.

EFTCardAwardsEnrollDt

The start date of Awards participation.

EFTCardAwardsLastEnrollDt

The Awards last enroll date.

EFTCardAwardsLastProcTimeDt

The Awards last processing date.

EFTCardAwardsLastUnenrollDt

The Awards last unenroll date.

EFTCardAwardsProcDt

The Awards processing date.

EFTCardAwardsPrtcpFlgChngDt

The Awards participation flag change date.

EFTCardAwardsPrtcpType

Answers the question: Is the cardholder participating in an Awards program? Canonical values are:

- *true*
- *false*

EFTCardHouseHoldId

The Awards household ID.

ErrOvrRdInfoArray_AType

`ErrOvrRdInfoArray_AType` is an array `AType` element. This is an array of overrides for faults.

Contains:

- `ErrOvrRd_CType`

ErrOvrRd_CType

`ErrOvrRd_CType` is a complex `CType` element. This element is used to override errors created in a previous request. This element is optional.

Simple Elements

The following simple elements are contained within this complex.

BusSvcType

The business service type used to convey certain Add and Mod message handling. The canonical value is *NoValidate*.

ErrCode

The error code.

MsgRqHdr_CType

`MsgRqHdr_CType` is a complex `CType` element. This is the default message request header.

Contains:

- `AuthenUsrCred_CType`
- `jXchangeHdr_CType`

Simple Elements

The following simple elements are contained within this complex.

AuthenProdCred

Authentication of the Consumer Product Credentials in the form of a WS Security element that contains a single SAML V2.0 Assertion.

AuthenUsrCred_CType

`AuthenUsrCred_CType` is a complex `CType` element. This element represents authentication of the end-user credentials in the form of a WS **Security** element that contains a single SAML V2.0 Assertion.

Simple Elements

The following simple elements are contained within this complex.

Security

Defines the `wsse:Security` SOAP header element per section 4.

jXchangeHdr_CType

`jXchangeHdr_CType` is a complex `CType` element.

Simple Elements

The following simple elements are contained within this complex.

AuditUsrId

The user ID that the consumer would like written in the audit as performing the requested service. It varies, but it could be the same as the user ID. It is not used to authenticate. It is used to audit the Soap Header Fault.

AuditWsId

The workstation ID that the consumer would like written in the audit as performing the requested service for the Soap Header Fault. It varies, but it could be the same as the user ID.

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided

in the authentication user credential complex element in accordance with the standards established by WS-Security.

BusCorrelId

The correlation identification as related to business functions and activities.

ConsumerName

The name of the service consumer (business name) for the Soap Header Fault.

ConsumerProd

The name of the product which is consuming the service (business product name) for the Soap Header Fault.

InstEnv

An identification provided by the consumer that defines the environment in which the institution is operating. Canonical values are:

- *Prod*

InstRtId

The identification of the entity of the submitted message. A financial institution entity uses the routing transit or nine-digit number assigned to financial institutions for routing as assigned by the American Bankers Association. Any leading zeros must be provided for a complete routing and transit number. A non-financial institution entity should use a mutually agreed upon identification that must contain at least one non-integer character. The canonical value is *JHA*.

The element is required in all message requests.

jXLogTrackingId

An identification provided by jXchange to be able to trace the request and response of a message from the third-party gateway, internal gateway, and service provider for the Soap Header Fault.

JxVer

Contains the version jXchange is running for the Soap Header Fault.

ValidConsmName

The consumer name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table. The canonical value is: *JHA*.

ValidConsmProd

The consumer product name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table.

WorkflowCorrelId

The correlation identification as related to workflow functions and activities.

jXchangeHdr_CType Deprecation Details

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

EFTCardAwardsAddRs_MType

`EFTCardAwardsAddRs_MType` is a message `MType` element.

Contains:

- `Custom_CType`
- `MsgRsHdr_CType`

Simple Elements

The following simple elements are contained within this message.

EFTCardHouseHoldId

The Awards household ID.

RsStat

The status of the response. Canonical values are:

- *Fail*
- *Success*

Custom_CType

`Custom_CType` is a complex `CType` element.

This element is optional.

MsgRsHdr_CType

`MsgRsHdr_CType` is a complex `CType` element. This is the default message response header.

Contains:

- `jXchangeHdr_CType`

- `MsgRecInfoArray_AType`

jXchangeHdr_CType

`jXchangeHdr_CType` is a complex `CType` element.

Simple Elements

The following simple elements are contained within this complex.

AuditUsrId

The user ID that the consumer would like written in the audit as performing the requested service. It varies, but it could be the same as the user ID. It is not used to authenticate. It is used to audit the Soap Header Fault.

AuditWsId

The workstation ID that the consumer would like written in the audit as performing the requested service for the Soap Header Fault. It varies, but it could be the same as the user ID.

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

BusCorrelId

The correlation identification as related to business functions and activities.

ConsumerName

The name of the service consumer (business name) for the Soap Header Fault.

ConsumerProd

The name of the product which is consuming the service (business product name) for the Soap Header Fault.

InstEnv

An identification provided by the consumer that defines the environment in which the institution is operating. Canonical values are:

- *Prod*

InstRtld

The identification of the entity of the submitted message. A financial institution entity uses the routing transit or nine-digit number assigned to financial institutions for routing as assigned by the American Bankers Association. Any leading zeros must be provided for a complete routing and transit number. A non-financial institution entity should use a mutually agreed upon identification that must contain at least one non-integer character. The canonical value is *JHA*.

The element is required in all message requests.

jXLogTrackingId

An identification provided by jXchange to be able to trace the request and response of a message from the third-party gateway, internal gateway, and service provider for the Soap Header Fault.

JxVer

Contains the version jXchange is running for the Soap Header Fault.

ValidConsmName

The consumer name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table. The canonical value is: *JHA*.

ValidConsmProd

The consumer product name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table.

WorkflowCorrelId

The correlation identification as related to workflow functions and activities.

jXchangeHdr_CType Deprecation Details

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

MsgRecInfoArray_AType

MsgRecInfoArray_AType is an array AType element. This is an array of messages that can be returned in a response.

Contains:

- MsgRec_CType

MsgRec_CType

MsgRec_CType is a complex CType element.

Simple Elements

The following simple elements are contained within this complex.

ErrCat

The Soap Header Fault error category.

ErrCode

The error code.

ErrDesc

The Soap Header Fault error description.

ErrElem

The Soap Header Fault when an error or fault occurs. This optional element contains the element which is causing the error condition.

ErrElemVal

The Soap Header Fault when an error or fault occurs. This optional element contains the value of the element which is causing the error condition.

ErrLoc

The Soap Header Fault error location. This is typically the program that generated the error condition.

EFT Card Awards Inquiry

EFT Card Awards Inquiry is a jXchange service designed to return Awards Program enrollment information about a given EFT card.

Message Flow

In jXchange, the EFT Card Awards Inquiry service uses a typical exchange of MType messages to return Awards Program enrollment information about a given EFT card.

Primary Request

The consumer forwards the `EFTCardAwardsInqRq_MType` message to the service provider.

The message contains the following simple elements:

- **EFTCardNum**
- **EFTCardSufxNum**

The message contains the following complex elements:

- `Custom_CType`
- `MsgRqHdr_CType`

Primary Response

The service provider returns the `EFTCardAwardsInqRs_MType` message to the consumer.

The message contains the following simple elements:

- **EFTCardNum**
- **EFTCardSufxNum**

The message contains the following complex elements:

- `Custom_CType`
- `EFTCardAwardsInfoRec_CType`
- `MsgRsHdr_CType`

EFT Card Awards Inquiry Behavior

EFT Card Awards Inquiry is a jXchange service designed to return Awards Program enrollment information about a given EFT card.

The EFT Card Awards Inquiry behavior is as follows.

The `EFTCardAwardsInq` service returns Awards Program enrollment information about a given EFT card. The EFT Card Number (**EFTCardNum**) is required. The EFT Card Suffix (**EFTCardSufxNum**) is optional.

The response message includes the EFT Card Awards Information Record (`EFTCardAwardsInfoRec`) complex, which is a complex shared by the Addition and Modification services.

EFTCardAwardsInqRq_MType

`EFTCardAwardsInqRq_MType` is a message `MType` element.

Contains:

- `MsgRqHdr_CType`

- `Custom_CType`

Simple Elements

The following simple elements are contained within this message.

EFTCardNum

The number that is assigned to an EFT card. The card number includes the ISO number.

EFTCardSufxNum

The number that is the suffix to the card number. Can represent the card holder when multiple cards are issued with the same card number.

Custom_CType

`Custom_CType` is a complex `CType` element.

This element is optional.

MsgRqHdr_CType

`MsgRqHdr_CType` is a complex `CType` element. This is the default message request header.

Contains:

- `AuthenUsrCred_CType`
- `jXchangeHdr_CType`

Simple Elements

The following simple elements are contained within this complex.

AuthenProdCred

Authentication of the Consumer Product Credentials in the form of a WS Security element that contains a single SAML V2.0 Assertion.

AuthenUsrCred_CType

`AuthenUsrCred_CType` is a complex `CType` element. This element represents authentication of the end-user credentials in the form of a WS **Security** element that contains a single SAML V2.0 Assertion.

Simple Elements

The following simple elements are contained within this complex.

Security

Defines the `wsse:Security` SOAP header element per section 4.

jXchangeHdr_CType

jXchangeHdr_CType is a complex CType element.

Simple Elements

The following simple elements are contained within this complex.

AuditUsrId

The user ID that the consumer would like written in the audit as performing the requested service. It varies, but it could be the same as the user ID. It is not used to authenticate. It is used to audit the Soap Header Fault.

AuditWsId

The workstation ID that the consumer would like written in the audit as performing the requested service for the Soap Header Fault. It varies, but it could be the same as the user ID.

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

BusCorrelId

The correlation identification as related to business functions and activities.

ConsumerName

The name of the service consumer (business name) for the Soap Header Fault.

ConsumerProd

The name of the product which is consuming the service (business product name) for the Soap Header Fault.

InstEnv

An identification provided by the consumer that defines the environment in which the institution is operating. Canonical values are:

- *Prod*

InstRtId

The identification of the entity of the submitted message. A financial institution entity uses the routing transit or nine-digit number assigned to financial institutions for routing as assigned by the American Bankers Association. Any leading zeros must be provided for a complete routing and transit number. A non-financial institution entity should use a mutually agreed upon identification that must contain at least one non-integer character. The canonical value is *JHA*.

The element is required in all message requests.

jXLogTrackingId

An identification provided by jXchange to be able to trace the request and response of a message from the third-party gateway, internal gateway, and service provider for the Soap Header Fault.

JxVer

Contains the version jXchange is running for the Soap Header Fault.

ValidConsmName

The consumer name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table. The canonical value is: *JHA*.

ValidConsmProd

The consumer product name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table.

WorkflowCorrelId

The correlation identification as related to workflow functions and activities.

jXchangeHdr_CType Deprecation Details

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

EFTCardAwardsInqRs_MType

EFTCardAwardsInqRs_MType is a message MType element.

Contains:

- Custom_CType
- EFTCardAwardsInfoRec_CType
- MsgRsHdr_CType

Simple Elements

The following simple elements are contained within this message.

EFTCardNum

The number that is assigned to an EFT card. The card number includes the ISO number.

EFTCardSufxNum

The number that is the suffix to the card number. Can represent the card holder when multiple cards are issued with the same card number.

Custom_CType

Custom_CType is a complex CType element.

This element is optional.

EFTCardAwardsInfoRec_CType

EFTCardAwardsInfoRec_CType is a complex CType element.

Simple Elements

The following simple elements are contained within this complex.

EFTCardAwardsChngTimeDt

The last date/time stamp the awards account was changed.

Expressed in ISO8601 time format and should contain either Zulu time or local time and the UTC offset.

Format: [-]CCYY-MM-DDThh:mm:ss[Z](+|-)hh:mm]

Valid values include: 2001-10-26T21:32:52, 2001-10-26T21:32:52+02:00, 2001-10-26T19:32:52Z, 2001-10-26T19:32:52+00:00, -2001-10-26T21:32:52, or 2001-10-26T21:32:52.12679.

Examples of same moment: "18:30Z", "22:30+04", "1130-0700", and "15:00-03:30".

See <http://books.xmlschemata.org/relaxng/ch19-77049.html> or http://en.wikipedia.org/wiki/ISO_8601 for further reference.

EFTCardAwardsCreatedTimeDt

The date/time stamp when the record was created. Expressed in ISO8601 time format and should contain either Zulu time or local time and the UTC offset.

Format: [-]CCYY-MM-DDThh:mm:ss[Z](+|-)hh:mm]

Valid values include: 2001-10-26T21:32:52, 2001-10-26T21:32:52+02:00, 2001-10-26T19:32:52Z, 2001-10-26T19:32:52+00:00, -2001-10-26T21:32:52, or 2001-10-26T21:32:52.12679.

Examples of same moment: "18:30Z", "22:30+04", "1130-0700", and "15:00-03:30".

See <http://books.xmlschemata.org/relaxng/ch19-77049.html> or http://en.wikipedia.org/wiki/ISO_8601 for further reference.

EFTCardAwardsEnrollDt

The start date of Awards participation.

EFTCardAwardsLastEnrollDt

The Awards last enroll date.

EFTCardAwardsLastProcTimeDt

The Awards last processing date.

EFTCardAwardsLastUnenrollDt

The Awards last unenroll date.

EFTCardAwardsProcDt

The Awards processing date.

EFTCardAwardsPrtcpFlgChngDt

The Awards participation flag change date.

EFTCardAwardsPrtcpType

Answers the question: Is the cardholder participating in an Awards program? Canonical values are:

- *true*
- *false*

EFTCardHouseHoldId

The Awards household ID.

MsgRsHdr_CType

`MsgRsHdr_CType` is a complex `CType` element. This is the default message response header.

Contains:

- `jXchangeHdr_CType`

- `MsgRecInfoArray_AType`

jXchangeHdr_CType

`jXchangeHdr_CType` is a complex `CType` element.

Simple Elements

The following simple elements are contained within this complex.

AuditUsrId

The user ID that the consumer would like written in the audit as performing the requested service. It varies, but it could be the same as the user ID. It is not used to authenticate. It is used to audit the Soap Header Fault.

AuditWsId

The workstation ID that the consumer would like written in the audit as performing the requested service for the Soap Header Fault. It varies, but it could be the same as the user ID.

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

BusCorrelId

The correlation identification as related to business functions and activities.

ConsumerName

The name of the service consumer (business name) for the Soap Header Fault.

ConsumerProd

The name of the product which is consuming the service (business product name) for the Soap Header Fault.

InstEnv

An identification provided by the consumer that defines the environment in which the institution is operating. Canonical values are:

- *Prod*

InstRtld

The identification of the entity of the submitted message. A financial institution entity uses the routing transit or nine-digit number assigned to financial institutions for routing as assigned by the American Bankers Association. Any leading zeros must be provided for a complete routing and transit number. A non-financial institution entity should use a mutually agreed upon identification that must contain at least one non-integer character. The canonical value is *JHA*.

The element is required in all message requests.

jXLogTrackingId

An identification provided by jXchange to be able to trace the request and response of a message from the third-party gateway, internal gateway, and service provider for the Soap Header Fault.

JxVer

Contains the version jXchange is running for the Soap Header Fault.

ValidConsmName

The consumer name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table. The canonical value is: *JHA*.

ValidConsmProd

The consumer product name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table.

WorkflowCorrelId

The correlation identification as related to workflow functions and activities.

jXchangeHdr_CType Deprecation Details

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

MsgRecInfoArray_AType

MsgRecInfoArray_AType is an array AType element. This is an array of messages that can be returned in a response.

Contains:

- MsgRec_CType

MsgRec_CType

MsgRec_CType is a complex CType element.

Simple Elements

The following simple elements are contained within this complex.

ErrCat

The Soap Header Fault error category.

ErrCode

The error code.

ErrDesc

The Soap Header Fault error description.

ErrElem

The Soap Header Fault when an error or fault occurs. This optional element contains the element which is causing the error condition.

ErrElemVal

The Soap Header Fault when an error or fault occurs. This optional element contains the value of the element which is causing the error condition.

ErrLoc

The Soap Header Fault error location. This is typically the program that generated the error condition.

EFT Card Awards Modification

EFT Card Awards Modification is a jXchange service designed to allow consumers to enroll/unenroll from the Awards program.

Message Flow

In jXchange, the EFT Card Awards Modification service uses a typical exchange of MType messages to allow consumers to enroll/unenroll from the Awards program.

Primary Request

The consumer forwards the `EFTCardAwardsModRq_MType` message to the service provider.

The message contains the following simple elements:

- **DIt**
- **EFTCardNum**
- **EFTCardSufxNum**

The message contains the following complex elements:

- `Custom_CType`
- `EFTCardAwardsInfoRec_CType`
- `MsgRqHdr_CType`

The message contains the following arrays:

- `ErrOvrRdInfoArray_AType`

Primary Response

The service provider returns the `EFTCardAwardsModRs_MType` message to the consumer.

The message contains the following simple elements:

- **EFTCardHouseHoldId**
- **RsStat**

The message contains the following complex elements:

- `Custom_CType`
- `MsgRsHdr_CType`

EFT Card Awards Modification Behavior

EFT Card Awards Modification is a jXchange service designed to allow consumers to enroll/unenroll from the Awards program.

The EFT Card Awards Modification behavior is as follows.

The `EFTCardAwardsMod` service allows consumers to enroll/unenroll from the Awards program. The **EFTCardNum** is required. The EFT Card Suffix (**EFTCardSufxNum**) is optional. The consumer can delete the record by setting **DIt** to *true*. If the household ID (**EFTCardAwardsHouseHoldId**) element is blank, the household ID is generated by the provider. If the JHANull attribute is set, the household ID is cleared. If the **EFTCardAwardsHouseHoldId** value is set, the provider sets the household ID to that value.

Consumers can modify the enrollment date (**EFTCardAwardsEnrollDt**). Setting the participation type (**EFTCardAwardsPrtcpType**) to *true* activates the enrollment, and setting this element to *false* deactivates the enrollment.

If the household ID is generated during the modification process, it is returned in the response complex.

EFTCardAwardsModRq_MType

EFTCardAwardsModRq_MType is a message MType element.

Contains:

- Custom_CType
- EFTCardAwardsInfoRec_CType
- ErrOvrRdInfoArray_AType
- MsgRqHdr_CType

Simple Elements

The following simple elements are contained within this message.

Dlt

The delete element. Canonical values are:

- *false*
- *true*

EFTCardNum

The number that is assigned to an EFT card. The card number includes the ISO number.

EFTCardSufxNum

The number that is the suffix to the card number. Can represent the card holder when multiple cards are issued with the same card number.

Custom_CType

Custom_CType is a complex CType element.

This element is optional.

EFTCardAwardsInfoRec_CType

EFTCardAwardsInfoRec_CType is a complex CType element.

Simple Elements

The following simple elements are contained within this complex.

EFTCardAwardsChngTimeDt

The last date/time stamp the awards account was changed.

Expressed in ISO8601 time format and should contain either Zulu time or local time and the UTC offset.

Format: [-]CCYY-MM-DDThh:mm:ss[Z](+|-)hh:mm]

Valid values include: 2001-10-26T21:32:52, 2001-10-26T21:32:52+02:00, 2001-10-26T19:32:52Z, 2001-10-26T19:32:52+00:00, -2001-10-26T21:32:52, or 2001-10-26T21:32:52.12679.

Examples of same moment: "18:30Z", "22:30+04", "1130-0700", and "15:00-03:30".

See <http://books.xmlschemata.org/relaxng/ch19-77049.html> or http://en.wikipedia.org/wiki/ISO_8601 for further reference.

EFTCardAwardsCreatedTimeDt

The date/time stamp when the record was created. Expressed in ISO8601 time format and should contain either Zulu time or local time and the UTC offset.

Format: [-]CCYY-MM-DDThh:mm:ss[Z](+|-)hh:mm]

Valid values include: 2001-10-26T21:32:52, 2001-10-26T21:32:52+02:00, 2001-10-26T19:32:52Z, 2001-10-26T19:32:52+00:00, -2001-10-26T21:32:52, or 2001-10-26T21:32:52.12679.

Examples of same moment: "18:30Z", "22:30+04", "1130-0700", and "15:00-03:30".

See <http://books.xmlschemata.org/relaxng/ch19-77049.html> or http://en.wikipedia.org/wiki/ISO_8601 for further reference.

EFTCardAwardsEnrollDt

The start date of Awards participation.

EFTCardAwardsLastEnrollDt

The Awards last enroll date.

EFTCardAwardsLastProcTimeDt

The Awards last processing date.

EFTCardAwardsLastUnenrollDt

The Awards last unenroll date.

EFTCardAwardsProcDt

The Awards processing date.

EFTCardAwardsPrtcpFlgChngDt

The Awards participation flag change date.

EFTCardAwardsPrtcpType

Answers the question: Is the cardholder participating in an Awards program? Canonical values are:

- *true*
- *false*

EFTCardHouseHoldId

The Awards household ID.

ErrOvrRdInfoArray_AType

`ErrOvrRdInfoArray_AType` is an array `AType` element. This is an array of overrides for faults.

Contains:

- `ErrOvrRd_CType`

ErrOvrRd_CType

`ErrOvrRd_CType` is a complex `CType` element. This element is used to override errors created in a previous request. This element is optional.

Simple Elements

The following simple elements are contained within this complex.

BusSvcType

The business service type used to convey certain Add and Mod message handling. The canonical value is *NoValidate*.

ErrCode

The error code.

MsgRqHdr_CType

`MsgRqHdr_CType` is a complex `CType` element. This is the default message request header.

Contains:

- `AuthenUsrCred_CType`
- `jXchangeHdr_CType`

Simple Elements

The following simple elements are contained within this complex.

AuthenProdCred

Authentication of the Consumer Product Credentials in the form of a WS Security element that contains a single SAML V2.0 Assertion.

AuthenUsrCred_CType

AuthenUsrCred_CType is a complex CType element. This element represents authentication of the end-user credentials in the form of a WS **Security** element that contains a single SAML V2.0 Assertion.

Simple Elements

The following simple elements are contained within this complex.

Security

Defines the wsse:Security SOAP header element per section 4.

jXchangeHdr_CType

jXchangeHdr_CType is a complex CType element.

Simple Elements

The following simple elements are contained within this complex.

AuditUsrId

The user ID that the consumer would like written in the audit as performing the requested service. It varies, but it could be the same as the user ID. It is not used to authenticate. It is used to audit the Soap Header Fault.

AuditWsId

The workstation ID that the consumer would like written in the audit as performing the requested service for the Soap Header Fault. It varies, but it could be the same as the user ID.

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

BusCorrelId

The correlation identification as related to business functions and activities.

ConsumerName

The name of the service consumer (business name) for the Soap Header Fault.

ConsumerProd

The name of the product which is consuming the service (business product name) for the Soap Header Fault.

InstEnv

An identification provided by the consumer that defines the environment in which the institution is operating. Canonical values are:

- *Prod*

InstRtId

The identification of the entity of the submitted message. A financial institution entity uses the routing transit or nine-digit number assigned to financial institutions for routing as assigned by the American Bankers Association. Any leading zeros must be provided for a complete routing and transit number. A non-financial institution entity should use a mutually agreed upon identification that must contain at least one non-integer character. The canonical value is *JHA*.

The element is required in all message requests.

jXLogTrackingId

An identification provided by jXchange to be able to trace the request and response of a message from the third-party gateway, internal gateway, and service provider for the Soap Header Fault.

JxVer

Contains the version jXchange is running for the Soap Header Fault.

ValidConsmName

The consumer name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table. The canonical value is: *JHA*.

ValidConsmProd

The consumer product name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table.

WorkflowCorrelId

The correlation identification as related to workflow functions and activities.

jXchangeHdr_CType Deprecation Details

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017–01–01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

EFTCardAwardsInqRs_MType

`EFTCardAwardsInqRs_MType` is a message `MType` element.

Contains:

- `Custom_CType`
- `EFTCardAwardsInfoRec_CType`
- `MsgRsHdr_CType`

Simple Elements

The following simple elements are contained within this message.

EFTCardNum

The number that is assigned to an EFT card. The card number includes the ISO number.

EFTCardSufxNum

The number that is the suffix to the card number. Can represent the card holder when multiple cards are issued with the same card number.

Custom_CType

`Custom_CType` is a complex `CType` element.

This element is optional.

EFTCardAwardsInfoRec_CType

`EFTCardAwardsInfoRec_CType` is a complex `CType` element.

Simple Elements

The following simple elements are contained within this complex.

EFTCardAwardsChngTimeDt

The last date/time stamp the awards account was changed.

Expressed in ISO8601 time format and should contain either Zulu time or local time and the UTC offset.

Format: [-]CCYY-MM-DDThh:mm:ss[Z](+|-)hh:mm]

Valid values include: 2001-10-26T21:32:52, 2001-10-26T21:32:52+02:00, 2001-10-26T19:32:52Z, 2001-10-26T19:32:52+00:00, -2001-10-26T21:32:52, or 2001-10-26T21:32:52.12679.

Examples of same moment: "18:30Z", "22:30+04", "1130-0700", and "15:00-03:30".

See <http://books.xmlschemata.org/relaxng/ch19-77049.html> or http://en.wikipedia.org/wiki/ISO_8601 for further reference.

EFTCardAwardsCreatedTimeDt

The date/time stamp when the record was created. Expressed in ISO8601 time format and should contain either Zulu time or local time and the UTC offset.

Format: [-]CCYY-MM-DDThh:mm:ss[Z](+|-)hh:mm]

Valid values include: 2001-10-26T21:32:52, 2001-10-26T21:32:52+02:00, 2001-10-26T19:32:52Z, 2001-10-26T19:32:52+00:00, -2001-10-26T21:32:52, or 2001-10-26T21:32:52.12679.

Examples of same moment: "18:30Z", "22:30+04", "1130-0700", and "15:00-03:30".

See <http://books.xmlschemata.org/relaxng/ch19-77049.html> or http://en.wikipedia.org/wiki/ISO_8601 for further reference.

EFTCardAwardsEnrollDt

The start date of Awards participation.

EFTCardAwardsLastEnrollDt

The Awards last enroll date.

EFTCardAwardsLastProcTimeDt

The Awards last processing date.

EFTCardAwardsLastUnenrollDt

The Awards last unenroll date.

EFTCardAwardsProcDt

The Awards processing date.

EFTCardAwardsPrtcpFlgChngDt

The Awards participation flag change date.

EFTCardAwardsPrtcpType

Answers the question: Is the cardholder participating in an Awards program? Canonical values are:

- *true*

- *false*

EFTCardHouseHoldId

The Awards household ID.

MsgRsHdr_CType

`MsgRsHdr_CType` is a complex `CType` element. This is the default message response header.

Contains:

- `jXchangeHdr_CType`
- `MsgRecInfoArray_AType`

jXchangeHdr_CType

`jXchangeHdr_CType` is a complex `CType` element.

Simple Elements

The following simple elements are contained within this complex.

AuditUsrId

The user ID that the consumer would like written in the audit as performing the requested service. It varies, but it could be the same as the user ID. It is not used to authenticate. It is used to audit the Soap Header Fault.

AuditWsId

The workstation ID that the consumer would like written in the audit as performing the requested service for the Soap Header Fault. It varies, but it could be the same as the user ID.

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

BusCorrelId

The correlation identification as related to business functions and activities.

ConsumerName

The name of the service consumer (business name) for the Soap Header Fault.

ConsumerProd

The name of the product which is consuming the service (business product name) for the Soap Header Fault.

InstEnv

An identification provided by the consumer that defines the environment in which the institution is operating. Canonical values are:

- *Prod*

InstRtId

The identification of the entity of the submitted message. A financial institution entity uses the routing transit or nine-digit number assigned to financial institutions for routing as assigned by the American Bankers Association. Any leading zeros must be provided for a complete routing and transit number. A non-financial institution entity should use a mutually agreed upon identification that must contain at least one non-integer character. The canonical value is *JHA*.

The element is required in all message requests.

jXLogTrackingId

An identification provided by jXchange to be able to trace the request and response of a message from the third-party gateway, internal gateway, and service provider for the Soap Header Fault.

JxVer

Contains the version jXchange is running for the Soap Header Fault.

ValidConsmName

The consumer name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table. The canonical value is: *JHA*.

ValidConsmProd

The consumer product name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table.

WorkflowCorrelId

The correlation identification as related to workflow functions and activities.

jXchangeHdr_CType Deprecation Details

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017–01–01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

MsgRecInfoArray_AType

`MsgRecInfoArray_AType` is an array `AType` element. This is an array of messages that can be returned in a response.

Contains:

- `MsgRec_CType`

MsgRec_CType

`MsgRec_CType` is a complex `CType` element.

Simple Elements

The following simple elements are contained within this complex.

ErrCat

The Soap Header Fault error category.

ErrCode

The error code.

ErrDesc

The Soap Header Fault error description.

ErrElem

The Soap Header Fault when an error or fault occurs. This optional element contains the element which is causing the error condition.

ErrElemVal

The Soap Header Fault when an error or fault occurs. This optional element contains the value of the element which is causing the error condition.

ErrLoc

The Soap Header Fault error location. This is typically the program that generated the error condition.

EFT Card File Maintenance Search

EFT Card File Maintenance Search is a jXchange service designed to provide the consumer with the ability to retrieve a listing of file maintenance audit changes for a card.

Message Flow

In jXchange, the EFT Card File Maintenance Search service uses a typical exchange of `MType` messages to retrieve a listing of file maintenance audit changes for a card.

Primary Request

The Third Party Consumer forwards the `EFTCardFileMainSrchrq_MType` message to the Service Provider. The message contains:

- **EndDt**
- **EFTCardNum**
- **EFTCardSufxNum**
- **StartDt**

Primary Response

The Service Provider returns the `EFTCardFileMainSrchrS_MType` message to the Third Party Consumer. The message contains an echo of the requested elements.

EFT Card File Maintenance Search Behavior

The `EFTCardFileMainSrchrq_MType` request message requires the submission of the card number. The card suffix (member) number is optional.

The response set returns in last in, first out order.

The supported search type for **EFTCardNum** is *exact*. If the `EFTCardFileMainSrchrq_MType` request message contains only an **EFTCardNum**, the file maintenance related to that card or cards are returned. A request with both **EFTCardNum** and **EFTCardSufxNum** returns the file maintenance for that card.

When there exists more than one filter in the `EFTCardFileMainSrchrq_MType` request message, then the filters are of an *~and~* nature, narrowing the returned list of file maintenance records, not *~or~*.

A `EFTCardFileMainSrchrq_MType` request with a **StartDt** and without an **EndDt** returns all of the qualified file maintenance audit items with a date equal to and greater than the **StartDt**. All of the other filters must be considered for the response.

EFTCardFileMainSrchRq_MType

EFTCardFileMainSrchRq_MType is a message MType element.

Contains:

- Custom_CType
- SrchMsgRqHdr_CType

Simple Elements

The following simple elements are contained within this message.

EFTCardNum

The number that is assigned to an EFT card. The card number includes the ISO number.

EFTCardSufxNum

The number that is the suffix to the card number. Can represent the card holder when multiple cards are issued with the same card number.

EndDt

The date that designates the ending point for date selections.

StartDt

The date that designates the starting point for date selections.

Custom_CType

Custom_CType is a complex CType element.

This element is optional.

SrchMsgRqHdr_CType

SrchMsgRqHdr_CType is a complex CType element. This is a standard request message header.

Contains:

- AuthenUsrCred_CType
- jXchangeHdr_CType

Simple Elements

The following simple elements are contained within this complex.

AuthenProdCred

Authentication of the Consumer Product Credentials in the form of a WS Security element that contains a single SAML V2.0 Assertion.

Cursor

The state information that allows the next call to understand where it left off when returning multiple records and allowing a subsequent call to retrieve more records.

MaxRec

The maximum number of records when multiple records are returned.

AuthenUsrCred_CType

`AuthenUsrCred_CType` is a complex `CType` element. This element represents authentication of the end-user credentials in the form of a WS **Security** element that contains a single SAML V2.0 Assertion.

Simple Elements

The following simple elements are contained within this complex.

Security

Defines the `wsse:Security` SOAP header element per section 4.

jXchangeHdr_CType

`jXchangeHdr_CType` is a complex `CType` element.

Simple Elements

The following simple elements are contained within this complex.

AuditUsrId

The user ID that the consumer would like written in the audit as performing the requested service. It varies, but it could be the same as the user ID. It is not used to authenticate. It is used to audit the Soap Header Fault.

AuditWsId

The workstation ID that the consumer would like written in the audit as performing the requested service for the Soap Header Fault. It varies, but it could be the same as the user ID.

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided

in the authentication user credential complex element in accordance with the standards established by WS-Security.

BusCorrelId

The correlation identification as related to business functions and activities.

ConsumerName

The name of the service consumer (business name) for the Soap Header Fault.

ConsumerProd

The name of the product which is consuming the service (business product name) for the Soap Header Fault.

InstEnv

An identification provided by the consumer that defines the environment in which the institution is operating. Canonical values are:

- *Prod*

InstRtId

The identification of the entity of the submitted message. A financial institution entity uses the routing transit or nine-digit number assigned to financial institutions for routing as assigned by the American Bankers Association. Any leading zeros must be provided for a complete routing and transit number. A non-financial institution entity should use a mutually agreed upon identification that must contain at least one non-integer character. The canonical value is *JHA*.

The element is required in all message requests.

jXLogTrackingId

An identification provided by jXchange to be able to trace the request and response of a message from the third-party gateway, internal gateway, and service provider for the Soap Header Fault.

JxVer

Contains the version jXchange is running for the Soap Header Fault.

ValidConsmName

The consumer name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table. The canonical value is: *JHA*.

ValidConsmProd

The consumer product name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table.

WorkflowCorrelId

The correlation identification as related to workflow functions and activities.

jXchangeHdr_CType Deprecation Details

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

EFTCardFileMainSrchRs_MType

`EFTCardFileMainSrchRs_MType` is a message `MType` element.

Contains:

- `Custom_CType`
- `EFTCardFileMainSrchArray_AType`
- `SrchMsgRsHdr_CType`

Simple Elements

The following simple elements are contained within this message.

EFTCardNum

The number that is assigned to an EFT card. The card number includes the ISO number.

EFTCardSufxNum

The number that is the suffix to the card number. Can represent the card holder when multiple cards are issued with the same card number.

EndDt

The date that designates the ending point for date selections.

StartDt

The date that designates the starting point for date selections.

Custom_CType

`Custom_CType` is a complex `CType` element.

This element is optional.

EFTCardFileMainSrchArray_AType

EFTCardFileMainSrchArray_AType is an array AType element. This is an array of responses of the file maintenance search.

Contains:

- EFTCardFileMainSrchRec_CType

EFTCardFileMainSrchRec_CType

EFTCardFileMainSrchRec_CType is a complex CType element.

Contains:

- CustomEFTCardFileMainSrchRec references Custom_CType
- EFTCardFileMainInfo_CType

Simple Elements

The following simple elements are contained within this complex.

EFTCardSufxNum

The number that is the suffix to the card number. Can represent the card holder when multiple cards are issued with the same card number.

CustomEFTCardFileMainSrchRec

Custom_CType is a complex CType element.

CustomEFTCardFileMainSrchRec references Custom_CType.

This element is optional.

EFTCardFileMainInfo_CType

EFTCardFileMainInfo_CType is a complex CType element.

Contains:

- CustomEFTCardFileMainInfo references Custom_CType

Simple Elements

The following simple elements are contained within this complex.

FieldDesc

The description of the field that has been maintained.

FieldNewVal

The new value of the field that has been maintained as a result of this change occurrence.

FieldOrigVal

The original value of the field that has been maintained.

FileMainDt

The date of the file maintenance change.

FileMainTime

The time of the file maintenance change.

FileMainUsrId

The identification of the user who made the file maintenance change.

FileMainWsId

The identification of the workstation where the file maintenance occurred.

CustomEFTCardFileMainInfo

Custom_CType is a complex CType element.

CustomEFTCardFileMainInfo references Custom_CType.

This element is optional.

SrchMsgRsHdr_CType

SrchMsgRsHdr_CType is a complex CType element. It searches specific message response headers.

Contains:

- jXchangeHdr_CType
- MsgRecInfoArray_AType

Simple Elements

The following simple elements are contained within this complex.

Cursor

The state information that allows the next call to understand where it left off when returning multiple records and allowing a subsequent call to retrieve more records.

MoreRec

Indicates if there are more records that could be returned. Canonical values are:

- *false*
- *true*

SentRec

The number of records sent in the response.

TotRec

Indicates the total records the request selected, which could be larger than MaxRec.

jXchangeHdr_CType

jXchangeHdr_CType is a complex CType element.

Simple Elements

The following simple elements are contained within this complex.

AuditUsrId

The user ID that the consumer would like written in the audit as performing the requested service. It varies, but it could be the same as the user ID. It is not used to authenticate. It is used to audit the Soap Header Fault.

AuditWsId

The workstation ID that the consumer would like written in the audit as performing the requested service for the Soap Header Fault. It varies, but it could be the same as the user ID.

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

BusCorrelId

The correlation identification as related to business functions and activities.

ConsumerName

The name of the service consumer (business name) for the Soap Header Fault.

ConsumerProd

The name of the product which is consuming the service (business product name) for the Soap Header Fault.

InstEnv

An identification provided by the consumer that defines the environment in which the institution is operating. Canonical values are:

- *Prod*

InstRtId

The identification of the entity of the submitted message. A financial institution entity uses the routing transit or nine-digit number assigned to financial institutions for routing as assigned by the American Bankers Association. Any leading zeros must be provided for a complete routing and transit number. A non-financial institution entity should use a mutually agreed upon identification that must contain at least one non-integer character. The canonical value is *JHA*.

The element is required in all message requests.

jXLogTrackingId

An identification provided by jXchange to be able to trace the request and response of a message from the third-party gateway, internal gateway, and service provider for the Soap Header Fault.

JxVer

Contains the version jXchange is running for the Soap Header Fault.

ValidConsmName

The consumer name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table. The canonical value is: *JHA*.

ValidConsmProd

The consumer product name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table.

WorkflowCorrelId

The correlation identification as related to workflow functions and activities.

jXchangeHdr_CType Deprecation Details

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

MsgRecInfoArray_AType

MsgRecInfoArray_AType is an array AType element. This is an array of messages that can be returned in a response.

Contains:

- MsgRec_CType

MsgRec_CType

MsgRec_CType is a complex CType element.

Simple Elements

The following simple elements are contained within this complex.

ErrCat

The Soap Header Fault error category.

ErrCode

The error code.

ErrDesc

The Soap Header Fault error description.

ErrElem

The Soap Header Fault when an error or fault occurs. This optional element contains the element which is causing the error condition.

ErrElemVal

The Soap Header Fault when an error or fault occurs. This optional element contains the value of the element which is causing the error condition.

ErrLoc

The Soap Header Fault error location. This is typically the program that generated the error condition.

EFT Card Household Search

EFT Card Household Search is a jXchange service designed to search for a card household.

Message Flow

In jXchange, the EFT Card Household Search service uses a typical exchange of MType messages to search for a card household.

Primary Request

The consumer forwards the EFTCardHouseHoldSrchRq_MType message to the service provider.

The message contains the following simple elements:

- **AbbName**
- **CustId**
- **EFTCardHouseHoldId**
- **EFTCardNum**
- **EFTCardStatType**
- **TaxId**

The message contains the following complex elements:

- `AccountId_CType`
- `Custom_CType`
- `SrchMsgRqHdr_CType`

Primary Response

The service provider returns the `EFTCardHouseHoldSrchrRs_MType` message to the consumer.

The message contains the following simple elements:

- **AbbName**
- **CustId**
- **EFTCardHouseHoldId**
- **EFTCardNum**
- **EFTCardStatType**
- **TaxId**

The message contains the following complex elements:

- `AccountId_CType`
- `Custom_CType`
- `SrchMsgRsHdr_CType`

The message contains the following arrays:

- `EFTCardHouseHoldSrchrArray_AType`

EFT Card Household Search Behavior

EFT Card Household Search is a jXchange service designed to search for a card household.

The EFT Card Household Search behavior is as follows.

The `EFTCardHouseHoldSrchr` service searches for a card household. The service can search by **EFTCardHouseHoldId**, **EFTCardNum**, **AbbName**, **CustId**, **TaxId**, **AccountId**, and **EFTCardStatType**. An array of households is returned. A nested array is also returned that contains elements to help identify the correct household.

EFTCardHouseHoldSrchRq_MType

EFTCardHouseHoldSrchRq_MType is a message MType element.

Contains:

- AccountId_CType
- Custom_CType
- SrchMsgRqHdr_CType
- SvcPrvdInfo references EFTCardSrchRq_EType

Simple Elements

The following simple elements are contained within this message.

AbbName

An abbreviated individual's or entity's name.

CustId

The identifier attached to a customer. It includes the *OvrrdInstRtId* attribute.

EFTCardHouseHoldId

The Awards household ID.

EFTCardNum

The number that is assigned to an EFT card. The card number includes the ISO number.

EFTCardStatType

The status of an issued EFT card. Canonical values are:

- *Act*
- *CardLmtExist*
- *Cls*
- *Del*
- *DepOnly*
- *Exp*
- *HotCard*
- *InstantIss*
- *InstantIssMail*
- *Iss*
- *ManActReq*
- *OrderCard*
- *OrderInProc*
- *PINMail*
- *PINXsTries*

- *ReOrderCard*
- *ReOrderDeny*
- *WarmCard*

TaxId

The tax identifier. It includes the `OvrrdInstRtId`, `MaskVal`, `Rstr`, and `SrchType` attributes.

AccountId_CType

`AccountId_CType` is a complex `CType` element. This element contains the incoming account identification information and any restrictions.

Simple Elements

The following simple elements are contained within this complex.

AcctId

The number or character that identifies an account record.

AcctType

The number or character that categorizes the **AcctId**.

Rstr

The level of restrictions that can exist at a parent and/or child node. Canonical values are:

- *Hid*
- *NoAccess*
- *NoAccessPart*
- *ReadOnly*
- *ReadOnlyPart*
- *ReadWrite*
- *ReadWritePart*

Custom_CType

`Custom_CType` is a complex `CType` element.

This element is optional.

SrchMsgRqHdr_CType

`SrchMsgRqHdr_CType` is a complex `CType` element. This is a standard request message header.

Contains:

- `AuthenUsrCred_CType`
- `jXchangeHdr_CType`

Simple Elements

The following simple elements are contained within this complex.

AuthenProdCred

Authentication of the Consumer Product Credentials in the form of a WS Security element that contains a single SAML V2.0 Assertion.

Cursor

The state information that allows the next call to understand where it left off when returning multiple records and allowing a subsequent call to retrieve more records.

MaxRec

The maximum number of records when multiple records are returned.

AuthenUsrCred_CType

`AuthenUsrCred_CType` is a complex `CType` element. This element represents authentication of the end-user credentials in the form of a WS **Security** element that contains a single SAML V2.0 Assertion.

Simple Elements

The following simple elements are contained within this complex.

Security

Defines the `wsse:Security` SOAP header element per section 4.

jXchangeHdr_CType

`jXchangeHdr_CType` is a complex `CType` element.

Simple Elements

The following simple elements are contained within this complex.

AuditUsrId

The user ID that the consumer would like written in the audit as performing the requested service. It varies, but it could be the same as the user ID. It is not used to authenticate. It is used to audit the Soap Header Fault.

AuditWsId

The workstation ID that the consumer would like written in the audit as performing the requested service for the Soap Header Fault. It varies, but it could be the same as the user ID.

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017–01–01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

BusCorrelId

The correlation identification as related to business functions and activities.

ConsumerName

The name of the service consumer (business name) for the Soap Header Fault.

ConsumerProd

The name of the product which is consuming the service (business product name) for the Soap Header Fault.

InstEnv

An identification provided by the consumer that defines the environment in which the institution is operating. Canonical values are:

- *Prod*

InstRtId

The identification of the entity of the submitted message. A financial institution entity uses the routing transit or nine-digit number assigned to financial institutions for routing as assigned by the American Bankers Association. Any leading zeros must be provided for a complete routing and transit number. A non-financial institution entity should use a mutually agreed upon identification that must contain at least one non-integer character. The canonical value is *JHA*.

The element is required in all message requests.

jXLogTrackingId

An identification provided by jXchange to be able to trace the request and response of a message from the third-party gateway, internal gateway, and service provider for the Soap Header Fault.

JxVer

Contains the version jXchange is running for the Soap Header Fault.

ValidConsmName

The consumer name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table. The canonical value is: *JHA*.

ValidConsmProd

The consumer product name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table.

WorkflowCorrelId

The correlation identification as related to workflow functions and activities.

jXchangeHdr_CType Deprecation Details

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

SvcPrvdInfo

`EFTCardSrchrq_EType` is an extended `EType` element.

Contains:

- `SvcPrvdInfo` references `EFTCardSrchrq_EType`

EFTCardHouseHoldSrchrRs_MType

`EFTCardHouseHoldSrchrRs_MType` is a message `MType` element.

Contains:

- `AccountId_CType`
- `Custom_CType`
- `EFTCardHouseHoldSrchrArray_AType`
- `SrchMsgRsHdr_CType`

Simple Elements

The following simple elements are contained within this message.

AbbName

An abbreviated individual's or entity's name.

CustId

The identifier attached to a customer. It includes the *OvrrdInstRtId* attribute.

EFTCardHouseHoldId

The Awards household ID.

EFTCardNum

The number that is assigned to an EFT card. The card number includes the ISO number.

EFTCardStatType

The status of an issued EFT card. Canonical values are:

- *Act*
- *CardLmtExist*
- *CIs*
- *Del*
- *DepOnly*
- *Exp*
- *HotCard*
- *InstantIss*
- *InstantIssMail*
- *Iss*
- *ManActReq*
- *OrderCard*
- *OrderInProc*
- *PINMail*
- *PINXsTries*
- *ReOrderCard*
- *ReOrderDeny*
- *WarmCard*

TaxId

The tax identifier. It includes the *OvrrdInstRtId*, *MaskVal*, *Rstr*, and *SrchType* attributes.

AccountId_CType

AccountId_CType is a complex *CType* element. This element contains the incoming account identification information and any restrictions.

Simple Elements

The following simple elements are contained within this complex.

AcctId

The number or character that identifies an account record.

AcctType

The number or character that categorizes the **AcctId**.

Rstr

The level of restrictions that can exist at a parent and/or child node. Canonical values are:

- *Hid*
- *NoAccess*
- *NoAccessPart*
- *ReadOnly*
- *ReadOnlyPart*
- *ReadWrite*
- *ReadWritePart*

Custom_CType

`Custom_CType` is a complex `CType` element.

This element is optional.

EFTCardHouseHoldSrchArray_AType

`EFTCardHouseHoldSrchArray_AType` is an array `AType` element.

Contains:

- `EFTCardHouseHoldSrchRec_CType`

EFTCardHouseHoldSrchRec_CType

`EFTCardHouseHoldSrchRec_CType` is a complex `CType` element.

Contains:

- `EFTCardAwardsSrchArray_AType`

Simple Elements

The following simple element is contained within this complex.

EFTCardHouseHoldId

The Awards household ID.

EFTCardAwardsSrchArray_AType

`EFTCardAwardsSrchArray_AType` is an array `AType` element.

Contains:

- `EFTCardAwardsSrchRec_CType`

`EFTCardAwardsSrchRec_CType`

`EFTCardAwardsSrchRec_CType` is a complex `CType` element.

Contains:

- `AccountId_CType`

Simple Elements

The following simple elements are contained within this complex.

AbbName

An abbreviated individual's or entity's name.

CustId

The identifier attached to a customer. It includes the *OvrrdInstRtId* attribute.

EFTCardNum

The number that is assigned to an EFT card. The card number includes the ISO number.

EFTCardStatType

The status of an issued EFT card. Canonical values are:

- *Act*
- *CardLmtExist*
- *Cls*
- *Del*
- *DepOnly*
- *Exp*
- *HotCard*
- *InstantIss*
- *InstantIssMail*
- *Iss*
- *ManActReq*
- *OrderCard*
- *OrderInProc*
- *PINMail*
- *PINXsTries*
- *ReOrderCard*
- *ReOrderDeny*
- *WarmCard*

EFTCardSufxNum

The number that is the suffix to the card number. Can represent the card holder when multiple cards are issued with the same card number.

TaxId

The tax identifier. It includes the `OvrrdInstRtId`, `MaskVal`, `Rstr`, and `SrchType` attributes.

AccountId_CType

`AccountId_CType` is a complex `CType` element. This element contains the incoming account identification information and any restrictions.

Simple Elements

The following simple elements are contained within this complex.

AcctId

The number or character that identifies an account record.

AcctType

The number or character that categorizes the **AcctId**.

Rstr

The level of restrictions that can exist at a parent and/or child node. Canonical values are:

- *Hid*
- *NoAccess*
- *NoAccessPart*
- *ReadOnly*
- *ReadOnlyPart*
- *ReadWrite*
- *ReadWritePart*

SrchMsgRsHdr_CType

`SrchMsgRsHdr_CType` is a complex `CType` element. It searches specific message response headers.

Contains:

- `jXchangeHdr_CType`
- `MsgRecInfoArray_AType`

Simple Elements

The following simple elements are contained within this complex.

Cursor

The state information that allows the next call to understand where it left off when returning multiple records and allowing a subsequent call to retrieve more records.

MoreRec

Indicates if there are more records that could be returned. Canonical values are:

- *false*
- *true*

SentRec

The number of records sent in the response.

TotRec

Indicates the total records the request selected, which could be larger than `MaxRec`.

jXchangeHdr_CType

`jXchangeHdr_CType` is a complex `CType` element.

Simple Elements

The following simple elements are contained within this complex.

AuditUsrId

The user ID that the consumer would like written in the audit as performing the requested service. It varies, but it could be the same as the user ID. It is not used to authenticate. It is used to audit the Soap Header Fault.

AuditWsId

The workstation ID that the consumer would like written in the audit as performing the requested service for the Soap Header Fault. It varies, but it could be the same as the user ID.

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

BusCorrelId

The correlation identification as related to business functions and activities.

ConsumerName

The name of the service consumer (business name) for the Soap Header Fault.

ConsumerProd

The name of the product which is consuming the service (business product name) for the Soap Header Fault.

InstEnv

An identification provided by the consumer that defines the environment in which the institution is operating. Canonical values are:

- *Prod*

InstRtld

The identification of the entity of the submitted message. A financial institution entity uses the routing transit or nine-digit number assigned to financial institutions for routing as assigned by the American Bankers Association. Any leading zeros must be provided for a complete routing and transit number. A non-financial institution entity should use a mutually agreed upon identification that must contain at least one non-integer character. The canonical value is *JHA*.

The element is required in all message requests.

jXLogTrackingId

An identification provided by jXchange to be able to trace the request and response of a message from the third-party gateway, internal gateway, and service provider for the Soap Header Fault.

JxVer

Contains the version jXchange is running for the Soap Header Fault.

ValidConsmName

The consumer name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table. The canonical value is: *JHA*.

ValidConsmProd

The consumer product name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table.

WorkflowCorrelId

The correlation identification as related to workflow functions and activities.

jXchangeHdr_CType Deprecation Details

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017–01–01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message

Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

MsgRecInfoArray_AType

`MsgRecInfoArray_AType` is an array `AType` element. This is an array of messages that can be returned in a response.

Contains:

- `MsgRec_CType`

MsgRec_CType

`MsgRec_CType` is a complex `CType` element.

Simple Elements

The following simple elements are contained within this complex.

ErrCat

The Soap Header Fault error category.

ErrCode

The error code.

ErrDesc

The Soap Header Fault error description.

ErrElem

The Soap Header Fault when an error or fault occurs. This optional element contains the element which is causing the error condition.

ErrElemVal

The Soap Header Fault when an error or fault occurs. This optional element contains the value of the element which is causing the error condition.

ErrLoc

The Soap Header Fault error location. This is typically the program that generated the error condition.

EFT Card Inquiry

EFT Card Inquiry is a jXchange service designed to allow the consumer to inquire on the EFT card data.

Message Flow

In jXchange, the EFT Card Inquiry service uses a typical exchange of `MType` messages to inquire on the EFT card data to a service provider.

Primary Request

The consumer forwards the `EFTCardInqRq_MType` message to the service provider. The message contains the required **EFTCardNum** and optional **EFTCardSufxNum** elements.

Primary Response

The service provider returns the `EFTCardInqRs_MType` message to the consumer. The message contains **EFTCardNum** and **EFTCardSufxNum** elements and the `EFTCardInqRec_CType` complex.

EFTCardInqRq_MType

`EFTCardInqRq_MType` is a message `MType` element.

Contains:

- `Custom_CType`
- `IncXtendElemArray_AType`
- `MsgRqHdr_CType`

Simple Elements

The following simple elements are contained within this message.

ActIntent

Conveys the consumer intention for a subsequent operation for the data set included in the response. Canonical values are:

- *Dlt*
- *ReadOnly*
- *Upd*

The default value is *ReadOnly*.

EFTCardNum

The number that is assigned to an EFT card. The card number includes the ISO number.

EFTCardSufxNum

The number that is the suffix to the card number. Can represent the card holder when multiple cards are issued with the same card number.

Custom_CType

`Custom_CType` is a complex `CType` element.

This element is optional.

IncXtendElemArray_AType

`IncXtendElemArray_AType` is an array `AType` element.

Contains:

- `IncXtendElemInfo_CType`

IncXtendElemInfo_CType

`IncXtendElemInfo_CType` is a complex `CType` element.

Simple Elements

The following simple elements are contained within this complex.

XtendElem

Included extended elements. The consumer would ask by name for x_ prefix elements to be included in the response.

MsgRqHdr_CType

`MsgRqHdr_CType` is a complex `CType` element. This is the default message request header.

Contains:

- `AuthenUsrCred_CType`
- `jXchangeHdr_CType`

Simple Elements

The following simple elements are contained within this complex.

AuthenProdCred

Authentication of the Consumer Product Credentials in the form of a WS Security element that contains a single SAML V2.0 Assertion.

AuthenUsrCred_CType

`AuthenUsrCred_CType` is a complex `CType` element. This element represents authentication of the end-user credentials in the form of a WS **Security** element that contains a single SAML V2.0 Assertion.

Simple Elements

The following simple elements are contained within this complex.

Security

Defines the `wsse:Security` SOAP header element per section 4.

jXchangeHdr_CType

`jXchangeHdr_CType` is a complex `CType` element.

Simple Elements

The following simple elements are contained within this complex.

AuditUsrId

The user ID that the consumer would like written in the audit as performing the requested service. It varies, but it could be the same as the user ID. It is not used to authenticate. It is used to audit the Soap Header Fault.

AuditWsId

The workstation ID that the consumer would like written in the audit as performing the requested service for the Soap Header Fault. It varies, but it could be the same as the user ID.

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

BusCorrelId

The correlation identification as related to business functions and activities.

ConsumerName

The name of the service consumer (business name) for the Soap Header Fault.

ConsumerProd

The name of the product which is consuming the service (business product name) for the Soap Header Fault.

InstEnv

An identification provided by the consumer that defines the environment in which the institution is operating. Canonical values are:

- *Prod*

InstRtId

The identification of the entity of the submitted message. A financial institution entity uses the routing transit or nine-digit number assigned to financial institutions for routing as assigned by the American Bankers Association. Any leading zeros must be provided for a complete routing and transit number. A non-financial institution entity should use a mutually agreed upon identification that must contain at least one non-integer character. The canonical value is *JHA*.

The element is required in all message requests.

jXLogTrackingId

An identification provided by jXchange to be able to trace the request and response of a message from the third-party gateway, internal gateway, and service provider for the Soap Header Fault.

JxVer

Contains the version jXchange is running for the Soap Header Fault.

ValidConsmName

The consumer name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table. The canonical value is: *JHA*.

ValidConsmProd

The consumer product name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table.

WorkflowCorrelId

The correlation identification as related to workflow functions and activities.

jXchangeHdr_CType Deprecation Details

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017–01–01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

EFTCardInqRs_MType

`EFTCardInqRs_MType` is a message `MType` element.

Contains:

- `Custom_CType`
- `EFTCardInqRec_CType`
- `MsgRsHdr_CType`

Simple Elements

The following simple elements are contained within this message.

ActIntent

Conveys the consumer intention for a subsequent operation for the data set included in the response. Canonical values are:

- *Dlt*
- *ReadOnly*
- *Upd*

The default value is *ReadOnly*.

ActIntentKey

The service provider key that is delivered to the consumer to be submitted in a subsequent modification operation.

EFTCardNum

The number that is assigned to an EFT card. The card number includes the ISO number.

EFTCardSufxNum

The number that is the suffix to the card number. Can represent the card holder when multiple cards are issued with the same card number.

Custom_CType

Custom_CType is a complex CType element.

This element is optional.

EFTCardInqRec_CType

EFTCardInqRec_CType is a complex CType element.

Contains:

- Addr_CType
- Custom_CType
- EFTCardAcctIdArray_AType
- EFTCardRejArray_AType
- EFTCardTrnArray_AType
- EmailArray_AType
- MerNotfOptInfoArray_AType
- PhoneArray_AType
- Rmk_AType
- x_EFTCardBlkTrnArray_AType
- x_EFTCardCntryArray_AType
- x_EFTCardMailAddrInfo_CType
- x_EFTCardTrvInfo_CType
- x_UserDefInfoArray_AType

Simple Elements

The following simple elements are contained within this complex.

AllowDigitalInActType

Defines if an inactive card is allowed digital wallet processes. Canonical values are:

- *true*
- *false*

AllowDigitalOnlyType

Is the card only allowed for digital wallet processes? Canonical values are:

- *true*
- *false*

AllowFornTrnExpDt

The foreign transaction allowable expiration date.

AllowFornTrnType

Are foreign transactions allowed for the card? Canonical values are:

- *false*
- *true*

AllowGlobalMain

Is the card allowed to be maintained with installation global changes? Canonical values are:

- *false*
- *true*

AllowMaxPIN

The number of allowable PIN attempts at a given ATM.

ATMCrPostAmt

The total credit ATM posted amount of transactions on a given business day.

ATMCrPostLmtAmt

The ATM credit transaction amount limit amount to be posted to an account.

ATMCrPostLmt

Does the ATM credit transaction amount have a limit of the amount to be posted to an account? Canonical values are:

- *false*
- *true*

ATMCrPostPct

The percentage amount of ATM credit transactions to be posted to the account.

ATMCrPostType

Answers the question: Should ATM credit transactions be posted to the account? Canonical values are:

- *false*
- *true*

ATMDrLmtUseAmt

The debit limit amount for ATM withdrawal transactions used.

ATMDrPostLmtAmt

The debit limit amount for ATM withdrawal transactions.

ATMDrTempPostEndDt

The date that designates the ending point for date selections.

ATMDrTempPostLmtAmt

The debit limit amount for ATM withdrawal transactions on a temporary basis.

ATMDrTempPostStartDt

The date that designates the starting point for date selections.

CardStatRsnType

An EFT card reason code change in accordance with ISO 8583 established reasons. This is a required element when the status of the card is modified to *hot*. Canonical values are:

- 05
- 33
- 34
- 41
- 43
- 59

CustId

The identifier attached to a customer. It includes the *OvrrdInstRtId* attribute.

EFTCardAlertUsrId

The user identification related to an EFT card alert.

EFTCardAltExpDt

The expiration date.

EFTCardBINCode

The code that identifies the type of BIN.

EFTCardBINDesc

The description of the code that identifies the type of BIN.

EFTCardCat

A user-defined category given to an EFT card.

EFTCardChgWavAmt

The number of EFT card charges that have been waived.

EFTCardChgWavCnt

The number of EFT card charges that have been waived.

EFTCardCmprmType

Answers the question: Has the EFT card been reported as being compromised? Canonical values are:

- *false*
- *true*

EFTCardExpDt

The expiration date given to an EFT card.

EFTCardImgDesc

The free-format description as related to a card image.

EFTCardImgid

An identifier given to an EFT card.

EFTCardIssue

Has the customer been issued an EFT card? Canonical values are:

- *false*
- *true*

EFTCardLastIssueDt

The EFT card's last issue date.

EFTCardLmtCnt

The number of times that an EFT card transaction limit was reached.

EFTCardOrigIssueDt

The EFT card's original issue date.

EFTCardPINIssue

Answers the question: Has the EFT card been issued a Personal Identification Number (PIN)? Canonical values are:

- *false*
- *true*

EFTCardPINOffsetId

The EFT card PIN offset identification.

EFTCardProdCode

The code that identifies the type details of an EFT card.

EFTCardProdDesc

The description of the code that identifies the type details of an EFT card.

EFTCardStatDesc

The description of the status of an issued EFT card.

NOTE

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01.

EFTCardStat

The status of an issued EFT card. Canonical values are:

- *Act*
- *Cls*
- *CardLmtExist*
- *Del*

- *DepOnly*
- *Exp*
- *HotCard*
- *Iss*
- *ManActReq*
- *OrderCard*
- *OrderInProc*
- *PINMail*
- *PINXsTries*
- *ReOrderCard*
- *ReOrderDeny*
- *WarmCard*

NOTE

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01. The new element for EFT statuses is **EFTCardStatType**, in which the status values are represented by closed canonical values.

EFTCardStatType

The status of an issued EFT card. Canonical values are:

- *Act*
- *CardLmtExist*
- *Cls*
- *Del*
- *DepOnly*
- *Exp*
- *HotCard*
- *InstantIss*
- *InstantIssMail*
- *Iss*
- *ManActReq*
- *OrderCard*
- *OrderInProc*
- *PINMail*
- *PINXsTries*
- *ReOrderCard*
- *ReOrderDeny*
- *WarmCard*

EFTCardStyleId

The EFT card manufacturer's card style identification.

EFTCardTelePINId

The telephone Personal Identification Number assigned to a new card for card holder PIN selection.

EFTHotCardTimeDt

The date and time stamp when a card was changed to a status of *Hot Card*.

EFTSCChgWav

The EFT card service charges behavior. Canonical values are:

- *Chg*
- *NA*
- *Wav*

EFTSCCode

The code that designates the behavior for charging for EFT activity.

EFTTrnLmtCnt

The number of EFT transactions that are limited for an EFT card.

EFTTrnLmtUseCnt

The number of EFT transactions that are limited for an EFT card used.

EmbosName

The name that is embossed on the EFT card.

ImgDepMemoLmtType

Answers the question: Do deposits captured with an image have any limits for memo posting? Canonical values are:

- *false*
- *true*

ImgDepMemoPostAmt

Deposits captured with an image memo-post amount.

ImgDepMemoPostDlyMax

Deposits captured with an image memo-post daily dollar limit amount.

ImgDepMemoPostPct

Deposits captured with an image memo-post limit percentage.

ImgDepMemoPostType

Answers the question: Should deposits captured with an image be memo posted? Canonical values are:

- *false*

- *true*

InvalidPINAttempts

The number of invalid PIN attempts made in a business day.

LastActDt

The date of the last activity.

LastEFTCardActDt

The last EFT card activation date.

LastMainDt

The last maintenance date.

LastStatDt

The date the last time the status was changed.

POSDrLmtUseAmt

The debit limit amount for POS withdrawal transactions used.

POSDrPostLmtAmt

The debit limit amount for POS withdrawal transactions.

POSDrTempPostEndDt

The date that designates the ending point for date selections.

POSDrTempPostLmtAmt

The debit limit amount for POS withdrawal transactions on a temporary basis.

POSDrTempPostStartDt

The date that designates the starting point for date selections.

SecdEmbosName

The secondary name that could be embossed on the EFT card.

TaxId

The tax identifier. It includes the `OvrrdInstRtId`, `MaskVal`, `Rstr`, and `SrchType` attributes.

Addr_CType

`Addr_CType` is a complex `CType` element containing address information. This element is optional.

Contains:

- `FreeFormAddr_AType`

Simple Elements

The following simple elements are contained within this complex.

BusAddr

Answers the question: Is this a business address? *Y* states it is a business address.

City

The city name.

Cntry

The country name.

CntryType

The country abbreviation from ISO 3166.

County

The county name.

DivryPt

The delivery point added to the ZIP code.

FornAddr

Is this a foreign address? *Y* states it is a foreign address.

InvAddr

Is this address invalid? *Y* states mail has been returned from this address.

PostalCode

The postal code or ZIP code.

StateCode

The two-character alpha code which represents a state. For example, *MO*.

StateProv

The state or province or region.

StreetAddr1

The street address.

StreetAddr2

The second line of street address.

StreetAddr3

The third line of street address.

FreeFormAddr_AType

`FreeFormAddr_AType` is an array `AType` element. This is an array of free form address lines 1–11 in a printable/usable form.

Contains:

- `AddrLineInfo_CType`

`AddrLineInfo_CType`

`AddrLineInfo_CType` is a complex `CType` element.

Simple Elements

The following simple elements are contained within this complex.

AddrLine

Free-form element of address lines 1–11 in a printable/usable form, generally not separated.

Custom_CType

`Custom_CType` is a complex `CType` element.

This element is optional.

EFTCardAcctIdArray_AType

`EFTCardAcctIdArray_AType` is an array `AType` element. This is an array of the accounts that are part of an EFT card account.

Contains:

- `EFTCardAcctIdInfo_CType`

EFTCardAcctIdInfo_CType

`EFTCardAcctIdInfo_CType` is a complex `CType` element. This element is optional.

Simple Elements

The following simple elements are contained within this complex.

AliasAcctName

An alias name provided to an account that is often used for GUI representation that is understandable to an end consumer.

EFTCardAcctId

The numbers or characters that identify an EFT card account record.

EFTCardAcctType

The numbers or characters that categorize the EFT Card Account ID.

EFTCardFundAcctType

The funding account indicator. Canonical values are:

- *true*
- *false*

EFTCardPrimAcct

References the account identification that has the primary relationship to the EFT card account. Canonical values are:

- *false*
- *true*

EFTCardRejArray_AType

`EFTCardRejArray_AType` is an array `AType` element. This is an array of EFT card transactional rejected activity.

Contains:

- `EFTCardRejInfo_CType`

EFTCardRejInfo_CType

`EFTCardRejInfo_CType` is a complex `CType` element.

Simple Elements

The following simple elements are contained within this complex.

EFTCardRejLTDrnCnt

The number of times a reject transactional activity occurred for an EFT card life-to-date.

EFTCardTrnType

The EFT card transactional activity type. Canonical values are:

- *Dep*
- *DrCard*
- *Inq*
- *POS*
- *Wthdwl*
- *Xfer*

EFTCardTrnArray_AType

`EFTCardTrnArray_AType` is an array `AType` element. This is an array of EFT card transactional activity.

Contains:

- `EFTCardTrnInfo_CType`

EFTCardTrnInfo_CType

`EFTCardTrnInfo_CType` is a complex `CType` element.

Simple Elements

The following simple elements are contained within this complex.

EFTCardLTDrnAmt

The amount of EFT card life-to-date transactions.

EFTCardLTDTTrnCnt

The number of EFT card life-to-date transactions.

EFTCardTrnCnt

The EFT card transactional activity count.

EFTCardTrnLocType

The EFT card transactional activity location type. Canonical values are:

- *Forn*
- *Local*

EFTCardTrnType

The EFT card transactional activity type. Canonical values are:

- *Dep*
- *DrCard*
- *Inq*
- *POS*
- *Wthdwl*
- *Xfer*

EmailArray_AType

`EmailArray_AType` is an array `AType` element. This is an array used to define email contact information.

Contains:

- `EmailInfo_CType`

EmailInfo_CType

`EmailInfo_CType` is a complex `CType` element. This element is optional.

Simple Elements

The following simple elements are contained within this complex.

EmailAddr

Email address.

EmailType

Email type. Examples: Home, Work, Statement, Notice. Canonical values are:

- *Prim*
- *Secd*
- *OLB*

EmailType is a hybrid open enumeration.

MerNotfOptInfoArray_AType

`MerNotfOptInfoArray_AType` is an array `AType` element. This is an array of opt-out codes for merchant notification.

Contains:

- `MerNotfOptInfoRec_CType`

MerNotfOptInfoRec_CType

`MerNotfOptInfoRec_CType` is a complex `CType` element.

Simple Elements

The following simple elements are contained within this complex.

EFTMerId

The identification given to EFT card merchant transaction processors.

MerNotfOptCode

The code that describes the opt in/out for merchant notification. Canonical values are:

- *false*
- *true*

The default value is *false*.

MerNotfOptDesc

The description of the code that describes the opt in/out for merchant notification.

PhoneArray_AType

`PhoneArray_AType` is an array `AType` element. This array contains one or more `PhoneInfo_CType` complexes to define phone contact information. This array is optional.

Contains:

- `PhoneInfo_CType`

PhoneInfo_CType

`PhoneInfo_CType` is a complex `CType` element. It contains basic phone contact information. This complex is optional.

Contains:

- `MobPhoneInfo_CType`

Simple Elements

The following simple elements are contained within this complex.

ConEndTime

The Greenwich Mean time when contact availability ends.

ConStartTime

The Greenwich Mean time when contact availability starts.

PhoneExt

The phone extension.

PhoneNumDsp

Phone Number Display, based on format codes which may include special formatting.

Examples include:

- (XXX)XXX-XXXX
- XXX-XXX-XXXX
- XXX/XXX/XXXX
- XXX.XXX.XXXX
- XXX-XXX-XXXXXX
- XXXXX-XXX-XXX-XXXX

PhoneNum

The phone number.

PhoneTime

Best phone usage time, day, or evening.

PhoneType

Phone type examples are: home, work, fax, cell. Canonical values are:

- *Home*
- *SecdHome*
- *Bus*
- *SecdBus*
- *HomeCell*
- *BusCell*
- *PersonalCell*
- *HomeFax*
- *BusFax*
- *SecdBusCell*

PhoneType is a hybrid open enumeration.

Rmk_AType

Rmk_AType is an array AType element. This is an array of application or user remarks in free form text.

Contains:

- RmkInfo_CType

RmkInfo_CType

RmkInfo_CType is a complex CType element.

Simple Elements

The following simple elements are contained within this complex.

Rmk

Application or user remarks free-form text.

x_EFTCardBlkTrnArray_AType

x_EFTCardBlkTrnArray_AType is an array AType element. This is an array of EFT transactions that should be blocked by the card processor.

Contains:

- x_EFTCardBlkTrnInfo_CType

x_EFTCardBlkTrnInfo_CType

x_EFTCardBlkTrnInfo_CType is a complex CType element.

Contains:

- EFTBlkMerIdArray_AType
- EFTBlkTrnTypeArray_AType
- EFTCardAcptPostalCodeArray_AType
- EFTCardAcptStateArray_AType
- EFTCardBlkTrnInfo_CType
- EFTCardPINEntryArray_AType
- EFTPseudoTrmlIdArray_AType

Simple Elements

The following simple elements are contained within this complex.

EFTBlkPOSCondCode

The code that conveys the POS card EFT blocking condition code.

EFTBlkPOSCondDesc

The description of the code that conveys the POS card EFT blocking condition code.

EFTBlkTrnDesc

The description of the transaction code that defines the behavior for block EFT transactions.

EFTBlkTrnEndDt

The date that designates the ending point for date selections.

EFTBlkTrnExpType

Answers the question: Has the EFT blocking transaction expired? Canonical values are:

- *false*
- *true*

EFTBlkTrnHighAmt

The value that designates an ending point for amount selections. Optional filter designating the amount to be used as the highest search criteria.

EFTBlkTrnLowAmt

The value that designates a starting point for amount selections. Optional filter designating the amount to be used as the lowest search criteria.

EFTBlkTrnStartDt

The date that designates the starting point for date selections.

EFTCardAcptId

The identification of the merchant/terminal of the acceptance of an EFT card transaction.

EFTCardAcptName

The name of the merchant/terminal of the acceptance of an EFT card transaction.

EFTISOBkId

The ISO identifier given to a transaction blocking rule.

EFTTrmId

The identification given to EFT card terminals.

EFTCardBlkTrnArray_AType

`EFTCardBlkTrnArray_AType` is an array `AType` element. This is an array of EFT transactions that should be blocked by the card processor.

Contains:

- `EFTCardBlkTrnInfo_CType`

EFTCardBlkTrnInfo_CType

`EFTCardBlkTrnInfo_CType` is a complex `CType` element.

Simple Elements

The following simple elements are contained within this complex.

EFTBlkTrnCode

The transaction code that defines the behavior for block EFT transactions.

EFTOvrrdBkTrnEnd0Dt

The date that designates the ending point for date selections.

EFTOvrrdBkTrnStartDt

The date that designates the starting point for date selections.

EFTPseudoTrmlIdArray_AType

`EFTPseudoTrmlIdArray_AType` is an array `AType` element. This is an array of EFT pseudo names related to EFT terminal identifications.

Contains:

- `EFTPseudoTrmlIdInfo_CType`

EFTPseudoTrmlIdInfo_CType

`EFTPseudoTrmlIdInfo_CType` is a complex `CType` element.

Simple Elements

The following simple elements are contained within this complex.

PseudoTrmlId

The identification given to EFT card terminals.

EFTCardPINEntryArray_AType

`EFTCardPINEntryArray_AType` is an array `AType` element. This is an array of EFT card pin entry methods.

Contains:

- `EFTCardPINEntryInfo_CType`

EFTCardPINEntryInfo_CType

`EFTCardPINEntryInfo_CType` is a complex `CType` element.

Simple Elements

The following simple elements are contained within this complex.

EFTCardPINEntryCode

The code that describes the method that was utilized for EFT card PIN entry.

EFTCardPINEntryDesc

The description of the code that describes the method that was utilized for EFT card PIN entry.

EFTCardAcptStateArray_AType

EFTCardAcptStateArray_AType is an array AType element. This is an array of EFT states where transactions are accepted.

Contains:

- EFTCardAcptStateInfo_CType

EFTCardAcptStateInfo_CType

EFTCardAcptStateInfo_CType is a complex CType element.

Simple Elements

The following simple elements are contained within this complex.

EFTCardAcptState

Corresponding abbreviation for the state.

EFTCardAcptPostalCodeArray_AType

EFTCardAcptPostalCodeArray_AType is an array AType element. This is an array of EFT postal codes where transactions are accepted.

Contains:

- EFTCardAcptPostalCodeInfo_CType

EFTCardAcptPostalCodeInfo_CType

EFTCardAcptPostalCodeInfo_CType is a complex CType element.

Simple Elements

The following simple elements are contained within this complex.

EFTCardAcptPostalCode

The postal code or ZIP code.

EFTBlkMerIdArray_AType

EFTBlkMerIdArray_AType is an array AType element. This is an array of EFT merchant identifications that is blocked from transaction processing.

Contains:

- EFTBlkMerIdInfo_CType

EFTBlkMerIdInfo_CType

EFTBlkMerIdInfo_CType is a complex CType element.

Simple Elements

The following simple elements are contained within this complex.

EFTMerId

The identification given to EFT card merchant transaction processors.

x_EFTCardCntryArray_AType

x_EFTCardCntryArray_AType is an array AType element. This is an array of countries that impacts EFT transaction activity.

Contains:

- EFTCardCntryInfo_CType

EFTCardCntryInfo_CType

EFTCardCntryInfo_CType is a complex CType element.

Simple Elements

The following simple elements are contained within this complex.

CntryExcStartDt

The date that designates the starting point for date selections.

Cntry

The country name.

CntryType

The country abbreviation from ISO 3166.

EFTCardCntryExcType

The exception type for a specific country that impacts EFT card transaction processing. Canonical values are:

- *Acpt*
- *Blk*

ExpDt

The expiration date.

x_EFTCardMailAddrInfo_CType

x_EFTCardMailAddrInfo_CType is a complex CType element. This is the mailing address for EFT cards issuance.

Contains:

- EFTCardMailAddrInfo_CType

EFTCardMailAddrInfo_CType

EFTCardMailAddrInfo_CType is a complex CType element.

Contains:

- Addr_CType

- `Custom_CType`

Simple Elements

The following simple elements are contained within this complex.

EFTCardPrvdAcctType

The number or character that categorizes the **AcctId**.

EFTCardPrvdId

The number or character that identifies an account record.

ExpDt

The expiration date.

`Addr_CType`

`Addr_CType` is a complex `CType` element containing address information. This element is optional.

Contains:

- `FreeFormAddr_AType`

Simple Elements

The following simple elements are contained within this complex.

BusAddr

Answers the question: Is this a business address? *Y* states it is a business address.

City

The city name.

Cntry

The country name.

CntryType

The country abbreviation from ISO 3166.

County

The county name.

DlvryPt

The delivery point added to the ZIP code.

FornAddr

Is this a foreign address? *Y* states it is a foreign address.

InvAddr

Is this address invalid? *Y* states mail has been returned from this address.

PostalCode

The postal code or ZIP code.

StateCode

The two-character alpha code which represents a state. For example, *MO*.

StateProv

The state or province or region.

StreetAddr1

The street address.

StreetAddr2

The second line of street address.

StreetAddr3

The third line of street address.

FreeFormAddr_AType

`FreeFormAddr_AType` is an array `AType` element. This is an array of free form address lines 1–11 in a printable/usable form.

Contains:

- `AddrLineInfo_CType`

AddrLineInfo_CType

`AddrLineInfo_CType` is a complex `CType` element.

Simple Elements

The following simple elements are contained within this complex.

AddrLine

Free-form element of address lines 1–11 in a printable/usable form, generally not separated.

Custom_CType

`Custom_CType` is a complex `CType` element.

This element is optional.

x_EFTCardTrvInfo_CType

`x_EFTCardTrvInfo_CType` is a complex `CType` element.

Contains:

- `EFTCardTrvInfo_CType`

EFTCardTrvInfo_CType

EFTCardTrvInfo_CType is a complex CType element.

Contains:

- TrvPhoneArray references PhoneArray_AType

Simple Elements

The following simple elements are contained within this complex.

CardHolderConFraudType

Answers the question: Should the cardholder be contacted if there is suspected fraud activity? Canonical values are:

- *false*
- *true*

TrvEndDt

The date that designates the ending point for date selections.

TrvNotType

The type of travel notification. Canonical values are:

- *Trv*
- *TrvVac*
- *Vac*

TrvRmk

Application or user remarks free-form text.

TrvStartDt

The date that designates the starting point for date selections.

VacEndDt

The date that designates the ending point for date selections.

VacRmk

Application or user remarks free-form text.

VacStartDt

The date that designates the starting point for date selections.

TrvPhoneArray

PhoneArray_AType is an array AType element. This array contains one or more PhoneInfo_CType complexes to define phone contact information. This array is optional.

TrvPhoneArray references PhoneArray_AType.

Contains:

- `PhoneInfo_CType`

PhoneInfo_CType

`PhoneInfo_CType` is a complex `CType` element. It contains basic phone contact information. This complex is optional.

Contains:

- `MobPhoneInfo_CType`

Simple Elements

The following simple elements are contained within this complex.

ConEndTime

The Greenwich Mean time when contact availability ends.

ConStartTime

The Greenwich Mean time when contact availability starts.

PhoneExt

The phone extension.

PhoneNumDsp

Phone Number Display, based on format codes which may include special formatting. Examples include:

- `(XXX)XXX-XXXX`
- `XXX-XXX-XXXX`
- `XXX/XXX/XXXX`
- `XXX.XXX.XXXX`
- `XXX-XXX-XXXXXX`
- `XXXXX-XXX-XXX-XXXX`

PhoneNum

The phone number.

PhoneTime

Best phone usage time, day, or evening.

PhoneType

Phone type examples are: home, work, fax, cell. Canonical values are:

- *Home*
- *SecdHome*
- *Bus*
- *SecdBus*

- *HomeCell*
- *BusCell*
- *PersonalCell*
- *HomeFax*
- *BusFax*
- *SecdBusCell*

PhoneType is a hybrid open enumeration.

MobPhoneInfo_CType

MobPhoneInfo_CType is a complex CType element.

Simple Elements

The following simple elements are contained within this complex.

MobBB

Answers the question: Is the mobile phone a Blackberry? Canonical values are:

- *false*
- *true*

MobPrvdCode

The provider code for the mobile service.

MobPrvdCodeDesc

The description of the provider code for the mobile service.

MobPrvdDom

The domain of the provider of the mobile service.

MobSendTestText

Send a test text. Canonical values are:

- *false*
- *true*

x_UserDefInfoArray_AType

x_UserDefInfoArray_AType is an array AType element. This is an array of user defined elements used to describe user defined information.

Contains:

- UserDefInfo_CType

UserDefInfo_CType

UserDefInfo_CType is a complex CType element.

Simple Elements

The following simple elements are contained within this complex.

OvrrdInstRtld

Describes the institution routing number or bank number/location used to override the *InstRtld* found in a message header.

UserDefCode

The code that represents the answer to the `UserDefTxt`.

UserDefDesc

The description of what the `UserDefCode` represents.

UserDefDt

A date field that has a relationship with the `UserDefTxt` or `UserDefCode`.

UserDefInfo1

Additional information that may accompany any of the user supplied codes.

UserDefInfo2

Additional information that may accompany any of the user supplied codes.

UserDefInfo3

Additional information that may accompany any of the user supplied codes.

UserDefTxt

User Defined Text is part of a matched pair array that describes the proceeding elements.

MsgRsHdr_CType

MsgRsHdr_CType is a complex CType element. This is the default message response header.

Contains:

- `jXchangeHdr_CType`
- `MsgRecInfoArray_AType`

jXchangeHdr_CType

jXchangeHdr_CType is a complex CType element.

Simple Elements

The following simple elements are contained within this complex.

AuditUsrld

The user ID that the consumer would like written in the audit as performing the requested service. It varies, but it could be the same as the user ID. It is not used to authenticate. It is used to audit the Soap Header Fault.

AuditWsId

The workstation ID that the consumer would like written in the audit as performing the requested service for the Soap Header Fault. It varies, but it could be the same as the user ID.

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017–01–01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

BusCorrelId

The correlation identification as related to business functions and activities.

ConsumerName

The name of the service consumer (business name) for the Soap Header Fault.

ConsumerProd

The name of the product which is consuming the service (business product name) for the Soap Header Fault.

InstEnv

An identification provided by the consumer that defines the environment in which the institution is operating. Canonical values are:

- *Prod*

InstRtId

The identification of the entity of the submitted message. A financial institution entity uses the routing transit or nine-digit number assigned to financial institutions for routing as assigned by the American Bankers Association. Any leading zeros must be provided for a complete routing and transit number. A non-financial institution entity should use a mutually agreed upon identification that must contain at least one non-integer character. The canonical value is *JHA*.

The element is required in all message requests.

jXLogTrackingId

An identification provided by jXchange to be able to trace the request and response of a message from the third-party gateway, internal gateway, and service provider for the Soap Header Fault.

JxVer

Contains the version jXchange is running for the Soap Header Fault.

ValidConsmName

The consumer name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table. The canonical value is: *JHA*.

ValidConsmProd

The consumer product name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table.

WorkflowCorrelId

The correlation identification as related to workflow functions and activities.

jXchangeHdr_CType Deprecation Details

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

MsgRecInfoArray_AType

`MsgRecInfoArray_AType` is an array `AType` element. This is an array of messages that can be returned in a response.

Contains:

- `MsgRec_CType`

MsgRec_CType

MsgRec_CType is a complex CType element.

Simple Elements

The following simple elements are contained within this complex.

ErrCat

The Soap Header Fault error category.

ErrCode

The error code.

ErrDesc

The Soap Header Fault error description.

ErrElem

The Soap Header Fault when an error or fault occurs. This optional element contains the element which is causing the error condition.

ErrElemVal

The Soap Header Fault when an error or fault occurs. This optional element contains the value of the element which is causing the error condition.

ErrLoc

The Soap Header Fault error location. This is typically the program that generated the error condition.

EFT Card Modification

EFT Card Modification is a jXchange service designed to enable a consumer to deactivate an EFT card, activate an EFT card, and any other Service Provider accepted status changes. It also allows the Third Party Consumer to modify accounts related to a card.

Message Flow

In jXchange, the EFT Card Modification service uses a typical exchange of MType messages to modify the activation status of an EFT card or the accounts related to the card on a Service Provider.

Primary Request

The Third Party Consumer forwards the EFTCardModRq_MType message to the Service Provider. The message contains EFTCardNum and EFTCardSufxNum.

Primary Response

The Service Provider returns the `EFTCardModRs_MType` message to the Third Party Consumer. The message contains `RsStat`, which states if the modification was successful.

EFT Card Modification Behavior

The `EFTCardNum` is a required element for this service.

The delivery with `Del` set to **True** conveys to the Service Provider to remove the card record. However, the Service Provider reserves the right to allow the record to exist and the delete element conveys the change to a closed/delete status.

A specific EFT card account identification can be removed utilizing the `~JHANULL~` attribute behavior.

The Service Provider may default a new EFT card primary account when the primary EFT card account identification is being removed.

CardStatRsnType

This element is a closed enumerated type. The canonical values are provided by Industry Standard Organization (ISO) 8583. This is a required element for the `EFTCardModRec_CType` complex. There is no default value. The element's canonical values are not inclusive of all of the ISO-8583 message codes, but are to those specific to the hot card process. The canonical values are:

- 05: Do Not Honor
- 33: Expired Card, pick up
- 34: Suspected fraud, pick up
- 41: Lost card, pick up
- 43: Stolen card, pick up
- 59: Suspected fraud

CardStatRsnMsg

This element is not intended to duplicate the actual representation of the ISO-8583. It is intended to allow a person to read a string value for the card status modification change.

CrtEftCardAlertMsg

This element is a closed enumerated type. The default value is *false*. The canonical value *true* tells the Service Provider to create their application's standard alert message for the modification request.

OrderEFTCardRepl

This element is a closed enumerated type. The default value is *false*. The canonical value *true* tells the Service Provider to order a new EFT card and issue a new EFT card number. The replacement card duplicates all of the necessary Service Provider's database elements as required to create an EFT card database record. The new EFT card number will be returned in the response message only if a replacement card has been requested.

EFTCardModRq_MType

EFTCardModRq_MType is a message MType element.

Contains:

- Custom_CType
- EFTCardModRec_CType
- ErrOvrRdInfoArray_AType
- MsgRqHdr_CType

Simple Elements

The following simple elements are contained within this message.

ActIntentKey

The service provider key that is delivered to the consumer to be submitted in a subsequent modification operation.

Del

The delete element. Canonical values are:

- *false*
- *true*

EFTCardNum

The number that is assigned to an EFT card. The card number includes the ISO number.

EFTCardPINOffsetId

The EFT card PIN offset identification.

EFTCardSufxNum

The number that is the suffix to the card number. Can represent the card holder when multiple cards are issued with the same card number.

Custom_CType

Custom_CType is a complex CType element.

This element is optional.

ErrOvrRdInfoArray_AType

ErrOvrRdInfoArray_AType is an array AType element. This is an array of overrides for faults.

Contains:

- ErrOvrRd_CType

ErrOvrRd_CType

ErrOvrRd_CType is a complex CType element. This element is used to override errors created in a previous request. This element is optional.

Simple Elements

The following simple elements are contained within this complex.

BusSvcType

The business service type used to convey certain Add and Mod message handling. The canonical value is *NoValidate*.

ErrCode

The error code.

EFTCardModRec_CType

EFTCardModRec_CType is a complex CType element.

Contains:

- Custom_CType
- EFTCardAcctIdArray_AType
- EFTCardBlkTrnArray_AType
- EFTCardCntryArray_AType
- EFTCardMailAddrInfo_CType
- EFTCardTrvInfo_CType
- EmailArray_AType
- MerNotfOptInfoArray_AType
- PhoneArray_AType
- Rmk_AType
- SvcPrvdInfo references EFTCardModRec_EType
- UserDefInfoArray_AType

Simple Elements

The following simple elements are contained within this complex.

AllowFornTrnType

Are foreign transactions allowed for the card? Canonical values are:

- *false*
- *true*

AllowGlobalMain

Is the card allowed to be maintained with installation global changes? Canonical values are:

- *false*
- *true*

AllowMaxPIN

The number of allowable PIN attempts at a given ATM.

ATMCrPostLmtAmt

The ATM credit transaction amount limit amount to be posted to an account.

ATMCrPostLmt

Does the ATM credit transaction amount have a limit of the amount to be posted to an account? Canonical values are:

- *false*
- *true*

ATMCrPostPct

The percentage amount of ATM credit transactions to be posted to the account.

ATMCrPostType

Answers the question: Should ATM credit transactions be posted to the account? Canonical values are:

- *false*
- *true*

ATMDrPostLmtAmt

The debit limit amount for ATM withdrawal transactions.

ATMDrTempPostEndDt

The date that designates the ending point for date selections.

ATMDrTempPostLmtAmt

The debit limit amount for ATM withdrawal transactions on a temporary basis.

ATMDrTempPostStartDt

The date that designates the starting point for date selections.

CardStatRsnMsg

An EFT card reason as understood by the clerk.

CardStatRsnType

An EFT card reason code change in accordance with ISO 8583 established reasons. This is a required element when the status of the card is modified to *hot*. Canonical values are:

- 05
- 33
- 34
- 41
- 43
- 59

CrtEFTCardAlertMsg

Answers the question: Should the EFT Card provider create a standard alert message?
Canonical values are:

- *false*
- *true*

CustId

The identifier attached to a customer. It includes the *OvrrdInstRtId* attribute.

EFTCardAcctNum

The EFT card account number exclusive from the ISO number.

EFTCardAltExpDt

The expiration date.

EFTCardCat

A user-defined category given to an EFT card.

EFTCardExpDt

The expiration date given to an EFT card.

EFTCardImgId

An identifier given to an EFT card.

EFTCardIssue

Has the customer been issued an EFT card? Canonical values are:

- *false*
- *true*

EFTCardLastIssueDt

The EFT card's last issue date.

EFTCardOrigIssueDt

The EFT card's original issue date.

EFTCardPINIssue

Answers the question: Has the EFT card been issued a Personal Identification Number (PIN)? Canonical values are:

- *false*
- *true*

EFTCardPINOffsetId

The EFT card PIN offset identification.

EFTCardProdCode

The code that identifies the type details of an EFT card.

EFTCardReOrderFee

The fee amount to be assessed for EFT card reorders.

EFTCardStat

The status of an issued EFT card. Canonical values are:

- *Act*
- *Cls*
- *CardLmtExist*
- *Del*
- *DepOnly*
- *Exp*
- *HotCard*
- *Iss*
- *ManActReq*
- *OrderCard*
- *OrderInProc*
- *PINMail*
- *PINXsTries*
- *ReOrderCard*
- *ReOrderDeny*
- *WarmCard*

NOTE

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01. The new element for EFT statuses is **EFTCardStatType**, in which the status values are represented by closed canonical values.

EFTCardStatType

The status of an issued EFT card. Canonical values are:

- *Act*

- *CardLmtExist*
- *Cls*
- *Del*
- *DepOnly*
- *Exp*
- *HotCard*
- *Instantlss*
- *InstantlssMail*
- *lss*
- *ManActReq*
- *OrderCard*
- *OrderInProc*
- *PINMail*
- *PINXsTries*
- *ReOrderCard*
- *ReOrderDeny*
- *WarmCard*

EFTCardStyleId

The EFT card manufacturer's card style identification.

EFTCardTelePINId

The telephone Personal Identification Number assigned to a new card for card holder PIN selection.

EFTSCChgWav

The EFT card service charges behavior. Canonical values are:

- *Chg*
- *NA*
- *Wav*

EFTSCCode

The code that designates the behavior for charging for EFT activity.

EFTTrnLmtCnt

The number of EFT transactions that are limited for an EFT card.

EmbosName

The name that is embossed on the EFT card.

ImgDepMemoLmtType

Answers the question: Do deposits captured with an image have any limits for memo posting? Canonical values are:

- *false*
- *true*

ImgDepMemoPostDlyMax

Deposits captured with an image memo-post daily dollar limit amount.

ImgDepMemoPostPct

Deposits captured with an image memo-post limit percentage.

ImgDepMemoPostType

Answers the question: Should deposits captured with an image be memo posted?

Canonical values are:

- *false*
- *true*

OrderEFTCardRepl

Answers the question: Should an EFT card replacement be reordered? Canonical values are:

- *false*
- *true*

POSDrPostLmtAmt

The debit limit amount for POS withdrawal transactions.

POSDrTempPostEndDt

The date that designates the ending point for date selections.

POSDrTempPostLmtAmt

The debit limit amount for POS withdrawal transactions on a temporary basis.

POSDrTempPostStartDt

The date that designates the starting point for date selections.

SecdEmbosName

The secondary name that could be embossed on the EFT card.

Custom_CType

`Custom_CType` is a complex `CType` element.

This element is optional.

EFTCardAcctIdArray_AType

`EFTCardAcctIdArray_AType` is an array `AType` element. This is an array of the accounts that are part of an EFT card account.

Contains:

- `EFTCardAcctIdInfo_CType`

EFTCardAcctIdInfo_CType

EFTCardAcctIdInfo_CType is a complex CType element. This element is optional.

Simple Elements

The following simple elements are contained within this complex.

AliasAcctName

An alias name provided to an account that is often used for GUI representation that is understandable to an end consumer.

EFTCardAcctId

The numbers or characters that identify an EFT card account record.

EFTCardAcctType

The numbers or characters that categorize the EFT Card Account ID.

EFTCardFundAcctType

The funding account indicator. Canonical values are:

- *true*
- *false*

EFTCardPrimAcct

References the account identification that has the primary relationship to the EFT card account. Canonical values are:

- *false*
- *true*

EFTBlkTrnTypeArray_AType

EFTBlkTrnTypeArray_AType is an array AType element. This is an array of EFT transaction types subject to blocking.

Contains:

- EFTBlkTrnTypeInfo_CType

EFTCardBlkTrnInfo_CType

EFTCardBlkTrnInfo_CType is a complex CType element.

Simple Elements

The following simple elements are contained within this complex.

EFTBlkTrnCode

The transaction code that defines the behavior for block EFT transactions.

EFTOvrrdBkTrnEnd0Dt

The date that designates the ending point for date selections.

EFTOvrrdBlkTrnStartDt

The date that designates the starting point for date selections.

EFTCardCntryArray_AType

`EFTCardCntryArray_AType` is an array `AType` element. This is an array of countries that impacts EFT transaction activity.

Contains:

- `EFTCardCntryInfo_CType`

EFTCardCntryInfo_CType

`EFTCardCntryInfo_CType` is a complex `CType` element.

Simple Elements

The following simple elements are contained within this complex.

CntryExcStartDt

The date that designates the starting point for date selections.

Cntry

The country name.

CntryType

The country abbreviation from ISO 3166.

EFTCardCntryExcType

The exception type for a specific country that impacts EFT card transaction processing.

Canonical values are:

- *Acpt*
- *Blk*

ExpDt

The expiration date.

EFTCardMailAddrInfo_CType

`EFTCardMailAddrInfo_CType` is a complex `CType` element.

Contains:

- `Addr_CType`
- `Custom_CType`

Simple Elements

The following simple elements are contained within this complex.

EFTCardPrvdAcctType

The number or character that categorizes the **AcctId**.

EFTCardPrvdId

The number or character that identifies an account record.

ExpDt

The expiration date.

Addr_CType

Addr_CType is a complex **CType** element containing address information. This element is optional.

Contains:

- **FreeFormAddr_AType**

Simple Elements

The following simple elements are contained within this complex.

BusAddr

Answers the question: Is this a business address? *Y* states it is a business address.

City

The city name.

Cntry

The country name.

CntryType

The country abbreviation from ISO 3166.

County

The county name.

DlvryPt

The delivery point added to the ZIP code.

FornAddr

Is this a foreign address? *Y* states it is a foreign address.

InvAddr

Is this address invalid? *Y* states mail has been returned from this address.

PostalCode

The postal code or ZIP code.

StateCode

The two-character alpha code which represents a state. For example, *MO*.

StateProv

The state or province or region.

StreetAddr1

The street address.

StreetAddr2

The second line of street address.

StreetAddr3

The third line of street address.

FreeFormAddr_AType

`FreeFormAddr_AType` is an array `AType` element. This is an array of free form address lines 1–11 in a printable/usable form.

Contains:

- `AddrLineInfo_CType`

AddrLineInfo_CType

`AddrLineInfo_CType` is a complex `CType` element.

Simple Elements

The following simple elements are contained within this complex.

AddrLine

Free-form element of address lines 1–11 in a printable/usable form, generally not separated.

Custom_CType

`Custom_CType` is a complex `CType` element.

This element is optional.

EFTCardTrvInfo_CType

`EFTCardTrvInfo_CType` is a complex `CType` element.

Contains:

- `TrvPhoneArray` references `PhoneArray_AType`

Simple Elements

The following simple elements are contained within this complex.

CardHolderConFraudType

Answers the question: Should the cardholder be contacted if there is suspected fraud activity? Canonical values are:

- *false*
- *true*

TrvEndDt

The date that designates the ending point for date selections.

TrvNotType

The type of travel notification. Canonical values are:

- *Trv*
- *TrvVac*
- *Vac*

TrvRmk

Application or user remarks free-form text.

TrvStartDt

The date that designates the starting point for date selections.

VacEndDt

The date that designates the ending point for date selections.

VacRmk

Application or user remarks free-form text.

VacStartDt

The date that designates the starting point for date selections.

TrvPhoneArray

`PhoneArray_AType` is an array `AType` element. This array contains one or more `PhoneInfo_CType` complexes to define phone contact information. This array is optional.

`TrvPhoneArray` references `PhoneArray_AType`.

Contains:

- `PhoneInfo_CType`

PhoneInfo_CType

`PhoneInfo_CType` is a complex `CType` element. It contains basic phone contact information. This complex is optional.

Contains:

- `MobPhoneInfo_CType`

Simple Elements

The following simple elements are contained within this complex.

ConEndTime

The Greenwich Mean time when contact availability ends.

ConStartTime

The Greenwich Mean time when contact availability starts.

PhoneExt

The phone extension.

PhoneNumDsp

Phone Number Display, based on format codes which may include special formatting.

Examples include:

- (XXX)XXX-XXXX
- XXX-XXX-XXXX
- XXX/XXX/XXXX
- XXX.XXX.XXXX
- XXX-XXX-XXXXXX
- XXXXX-XXX-XXX-XXXX

PhoneNum

The phone number.

PhoneTime

Best phone usage time, day, or evening.

PhoneType

Phone type examples are: home, work, fax, cell. Canonical values are:

- *Home*
- *SecdHome*
- *Bus*
- *SecdBus*
- *HomeCell*
- *BusCell*
- *PersonalCell*
- *HomeFax*
- *BusFax*
- *SecdBusCell*

PhoneType is a hybrid open enumeration.

MobPhoneInfo_CType

`MobPhoneInfo_CType` is a complex `CType` element.

Simple Elements

The following simple elements are contained within this complex.

MobBB

Answers the question: Is the mobile phone a Blackberry? Canonical values are:

- *false*
- *true*

MobPrvdCode

The provider code for the mobile service.

MobPrvdCodeDesc

The description of the provider code for the mobile service.

MobPrvdDom

The domain of the provider of the mobile service.

MobSendTestText

Send a test text. Canonical values are:

- *false*
- *true*

EmailArray_AType

`EmailArray_AType` is an array `AType` element. This is an array used to define email contact information.

Contains:

- `EmailInfo_CType`

EmailInfo_CType

`EmailInfo_CType` is a complex `CType` element. This element is optional.

Simple Elements

The following simple elements are contained within this complex.

EmailAddr

Email address.

EmailType

Email type. Examples: Home, Work, Statement, Notice. Canonical values are:

- *Prim*

- *Secd*
- *OLB*

EmailType is a hybrid open enumeration.

MerNotfOptInfoArray_AType

`MerNotfOptInfoArray_AType` is an array `AType` element. This is an array of opt-out codes for merchant notification.

Contains:

- `MerNotfOptInfoRec_CType`

MerNotfOptInfoRec_CType

`MerNotfOptInfoRec_CType` is a complex `CType` element.

Simple Elements

The following simple elements are contained within this complex.

EFTMerId

The identification given to EFT card merchant transaction processors.

MerNotfOptCode

The code that describes the opt in/out for merchant notification. Canonical values are:

- *false*
- *true*

The default value is *false*.

MerNotfOptDesc

The description of the code that describes the opt in/out for merchant notification.

PhoneArray_AType

`PhoneArray_AType` is an array `AType` element. This array contains one or more `PhoneInfo_CType` complexes to define phone contact information. This array is optional.

Contains:

- `PhoneInfo_CType`

PhoneInfo_CType

`PhoneInfo_CType` is a complex `CType` element. It contains basic phone contact information. This complex is optional.

Contains:

- `MobPhoneInfo_CType`

Simple Elements

The following simple elements are contained within this complex.

ConEndTime

The Greenwich Mean time when contact availability ends.

ConStartTime

The Greenwich Mean time when contact availability starts.

PhoneExt

The phone extension.

PhoneNumDsp

Phone Number Display, based on format codes which may include special formatting. Examples include:

- (XXX)XXX-XXXX
- XXX-XXX-XXXX
- XXX/XXX/XXXX
- XXX.XXX.XXXX
- XXX-XXX-XXXXXX
- XXXXX-XXX-XXX-XXXX

PhoneNum

The phone number.

PhoneTime

Best phone usage time, day, or evening.

PhoneType

Phone type examples are: home, work, fax, cell. Canonical values are:

- *Home*
- *SecdHome*
- *Bus*
- *SecdBus*
- *HomeCell*
- *BusCell*
- *PersonalCell*
- *HomeFax*
- *BusFax*
- *SecdBusCell*

PhoneType is a hybrid open enumeration.

Rmk_AType

Rmk_AType is an array AType element. This is an array of application or user remarks in free form text.

Contains:

- RmkInfo_CType

RmkInfo_CType

RmkInfo_CType is a complex CType element.

Simple Elements

The following simple elements are contained within this complex.

Rmk

Application or user remarks free-form text.

SvcPrvdInfo

SvcPrvdInfo is available only for JHA Consumers.

SvcPrvdInfo references EFTCardModRec EType.

EFTCardModRec_EType

EFTCardModRec_EType is an extended EType element.

Contains:

- JHAConsumer references EFTCardModRec_JIS_CType

JHAConsumer

EFTCardModRec_JIS_CType is complex CType element.

JHAConsumer references EFTCardModRec_JIS_CType.

Simple Elements

The following simple elements are contained within this complex.

EFTCardPINOffsetId

The EFT card PIN offset identification.

UserDefInfoArray_AType

UserDefInfoArray_AType is an array AType element. This is an array of UserDefInfo simple elements used to describe user-defined information.

Contains:

- UserDefInfo_CType

UserDefInfo_CType

UserDefInfo_CType is a complex CType element.

Simple Elements

The following simple elements are contained within this complex.

OvrrdInstRtld

Describes the institution routing number or bank number/location used to override the *InstRtld* found in a message header.

UserDefCode

The code that represents the answer to the *UserDefTxt*.

UserDefDesc

The description of what the *UserDefCode* represents.

UserDefDt

A date field that has a relationship with the *UserDefTxt* or *UserDefCode*.

UserDefInfo1

Additional information that may accompany any of the user supplied codes.

UserDefInfo2

Additional information that may accompany any of the user supplied codes.

UserDefInfo3

Additional information that may accompany any of the user supplied codes.

UserDefTxt

User Defined Text is part of a matched pair array that describes the proceeding elements.

MsgRqHdr_CType

MsgRqHdr_CType is a complex CType element. This is the default message request header.

Contains:

- *AuthenUsrCred_CType*
- *jXchangeHdr_CType*

Simple Elements

The following simple elements are contained within this complex.

AuthenProdCred

Authentication of the Consumer Product Credentials in the form of a WS Security element that contains a single SAML V2.0 Assertion.

AuthenUsrCred_CType

AuthenUsrCred_CType is a complex CType element. This element represents authentication of the end-user credentials in the form of a WS **Security** element that contains a single SAML V2.0 Assertion.

Simple Elements

The following simple elements are contained within this complex.

Security

Defines the wsse:Security SOAP header element per section 4.

jXchangeHdr_CType

jXchangeHdr_CType is a complex CType element.

Simple Elements

The following simple elements are contained within this complex.

AuditUsrId

The user ID that the consumer would like written in the audit as performing the requested service. It varies, but it could be the same as the user ID. It is not used to authenticate. It is used to audit the Soap Header Fault.

AuditWsId

The workstation ID that the consumer would like written in the audit as performing the requested service for the Soap Header Fault. It varies, but it could be the same as the user ID.

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

BusCorrelId

The correlation identification as related to business functions and activities.

ConsumerName

The name of the service consumer (business name) for the Soap Header Fault.

ConsumerProd

The name of the product which is consuming the service (business product name) for the Soap Header Fault.

InstEnv

An identification provided by the consumer that defines the environment in which the institution is operating. Canonical values are:

- *Prod*

InstRtId

The identification of the entity of the submitted message. A financial institution entity uses the routing transit or nine-digit number assigned to financial institutions for routing as assigned by the American Bankers Association. Any leading zeros must be provided for a complete routing and transit number. A non-financial institution entity should use a mutually agreed upon identification that must contain at least one non-integer character. The canonical value is *JHA*.

The element is required in all message requests.

jXLogTrackingId

An identification provided by jXchange to be able to trace the request and response of a message from the third-party gateway, internal gateway, and service provider for the Soap Header Fault.

JxVer

Contains the version jXchange is running for the Soap Header Fault.

ValidConsmName

The consumer name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table. The canonical value is: *JHA*.

ValidConsmProd

The consumer product name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table.

WorkflowCorrelId

The correlation identification as related to workflow functions and activities.

jXchangeHdr_CType Deprecation Details

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017–01–01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

EFTCardModRs_MType

`EFTCardModRs_MType` is a message `MType` element.

Contains:

- `Custom_CType`
- `MsgRsHdr_CType`

Simple Elements

The following simple elements are contained within this message.

EFTCardNum

The number that is assigned to an EFT card. The card number includes the ISO number.

EFTCardSufxNum

The number that is the suffix to the card number. Can represent the card holder when multiple cards are issued with the same card number.

RsStat

The status of the response. Canonical values are:

- *Fail*
- *Success*

Custom_CType

`Custom_CType` is a complex `CType` element.

This element is optional.

MsgRsHdr_CType

`MsgRsHdr_CType` is a complex `CType` element. This is the default message response header.

Contains:

- `jXchangeHdr_CType`
- `MsgRecInfoArray_AType`

jXchangeHdr_CType

jXchangeHdr_CType is a complex CType element.

Simple Elements

The following simple elements are contained within this complex.

AuditUsrId

The user ID that the consumer would like written in the audit as performing the requested service. It varies, but it could be the same as the user ID. It is not used to authenticate. It is used to audit the Soap Header Fault.

AuditWsId

The workstation ID that the consumer would like written in the audit as performing the requested service for the Soap Header Fault. It varies, but it could be the same as the user ID.

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

BusCorrelId

The correlation identification as related to business functions and activities.

ConsumerName

The name of the service consumer (business name) for the Soap Header Fault.

ConsumerProd

The name of the product which is consuming the service (business product name) for the Soap Header Fault.

InstEnv

An identification provided by the consumer that defines the environment in which the institution is operating. Canonical values are:

- *Prod*

InstRtId

The identification of the entity of the submitted message. A financial institution entity uses the routing transit or nine-digit number assigned to financial institutions for routing as assigned by the American Bankers Association. Any leading zeros must be provided for a complete routing and transit number. A non-financial institution entity should use a mutually agreed upon identification that must contain at least one non-integer character. The canonical value is *JHA*.

The element is required in all message requests.

jXLogTrackingId

An identification provided by jXchange to be able to trace the request and response of a message from the third-party gateway, internal gateway, and service provider for the Soap Header Fault.

JxVer

Contains the version jXchange is running for the Soap Header Fault.

ValidConsmName

The consumer name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table. The canonical value is: *JHA*.

ValidConsmProd

The consumer product name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table.

WorkflowCorrelId

The correlation identification as related to workflow functions and activities.

jXchangeHdr_CType Deprecation Details

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

MsgRecInfoArray_AType

MsgRecInfoArray_AType is an array AType element. This is an array of messages that can be returned in a response.

Contains:

- MsgRec_CType

MsgRec_CType

MsgRec_CType is a complex CType element.

Simple Elements

The following simple elements are contained within this complex.

ErrCat

The Soap Header Fault error category.

ErrCode

The error code.

ErrDesc

The Soap Header Fault error description.

ErrElem

The Soap Header Fault when an error or fault occurs. This optional element contains the element which is causing the error condition.

ErrElemVal

The Soap Header Fault when an error or fault occurs. This optional element contains the value of the element which is causing the error condition.

ErrLoc

The Soap Header Fault error location. This is typically the program that generated the error condition.

EFT Card PIN Modification

EFT Card PIN Modification is a jXchange service designed to modify the EFT card's PIN.

Message Flow

In jXchange, the EFT Card PIN Modification service uses a typical exchange of MType messages to modify the PIN.

Primary Request

The Third Party Consumer forwards the `EFTCardPINModRq_MType` message to the Service Provider. The message contains:

- **EFTCardNewPINId**
- **EFTCardOldPINId**
- **PINModId**

Primary Response

The Service Provider returns the `EFTCardPINModRs_MType` message to the Third Party Consumer. The message contains the **LogRcptId** and **RsStat**, which states the status of the request.

EFT Card PIN Modification Initiate and EFT Card PIN Modification Behavior

The EFT card PIN modification process is a two message design. The first message is a request made by the consumer to modify a PIN for a specific card number. The service provider responds with a PIN modification ticket. The second message is the PIN modification, but the request does not include the EFT card number. Instead, it includes the PIN modification ticket from the first message.

The message incorporates the best practices and guidelines of Payment Card Industry (PCI) data security standards. The PCI requirement four states: Encrypt transmission of cardholder data across open, public networks.

jXchange meets this requirement because it does not operate in an open public network which is defined as the Internet, Wireless Technologies, Global System for Mobile Communications (GSM), and General Packet Radio Service (GPRS). jXchange delivers messages using SSL transmission guidelines.

The PCI requirement three states: Protect stored cardholder data. The jXchange message is not the storage, but the best practice is not to store/deliver the EFT card number with the PIN. This protects against disclosure and protects PIN integrity against any party eavesdropping on, or manipulating, the communications link.

The PIN transmission protocols should be designed such that the introduction of fraudulent messages, or modification of valid messages, does not yield any useful information regarding a PIN. The Service Gateway messages are a two message process where the card number is not transmitted with the PIN.

The `EFTCardPINModInitRq_MType` request message requires a valid **EFTCardNum** element. The successful response returns a **PINModId** element, which must be cached by the consumer for a subsequent message to change the PIN. The service providers can determine the life cycle of the **PINModId** value attached to an **EFTCardNum** using reasonable amount of time.

The `EFTCardPINModRq_MType` request message requires a valid **PINModId**, **EFTCardOldPINId**, and **EFTCardNewPINId**. A fault is created when the **EFTCardOldPINId** does not match the stored PIN number as related to an EFT Card.

The `EFTCardPINModRs_MType` response message returns a **LogRcptId** element for a successful PIN modification.

The nature of providing a ticket to a consumer to initiate a PIN modification suffices to meet the concurrency model. The service provider should void/null a ticket that has been issued for an EFT card when another request to change the PIN on the same EFT card number is received. The first ticket becomes invalid.

EFTCardPINModRq_MType

`EFTCardPINModRq_MType` is a message `MType` element.

Contains:

- `Custom_CType`
- `ErrOvrRdInfoArray_AType`
- `MsgRqHdr_CType`

Simple Elements

The following simple elements are contained within this message.

EFTCardNum

The number that is assigned to an EFT card. The card number includes the ISO number.

EFTCardPIN

The personal identification number given to an EFT card holder.

EFTCardSufxNum

The number that is the suffix to the card number. Can represent the card holder when multiple cards are issued with the same card number.

NewEFTCardPIN

The personal identification number given to an EFT card holder.

Custom_CType

`Custom_CType` is a complex `CType` element.

This element is optional.

ErrOvrRdInfoArray_AType

`ErrOvrRdInfoArray_AType` is an array `AType` element. This is an array of overrides for faults.

Contains:

- `ErrOvrRd_CType`

ErrOvrRd_CType

`ErrOvrRd_CType` is a complex `CType` element. This element is used to override errors created in a previous request. This element is optional.

Simple Elements

The following simple elements are contained within this complex.

BusSvcType

The business service type used to convey certain Add and Mod message handling. The canonical value is *NoValidate*.

ErrCode

The error code.

MsgRqHdr_CType

`MsgRqHdr_CType` is a complex `CType` element. This is the default message request header.

Contains:

- `AuthenUsrCred_CType`
- `jXchangeHdr_CType`

Simple Elements

The following simple elements are contained within this complex.

AuthenProdCred

Authentication of the Consumer Product Credentials in the form of a WS Security element that contains a single SAML V2.0 Assertion.

AuthenUsrCred_CType

`AuthenUsrCred_CType` is a complex `CType` element. This element represents authentication of the end-user credentials in the form of a WS **Security** element that contains a single SAML V2.0 Assertion.

Simple Elements

The following simple elements are contained within this complex.

Security

Defines the wsse:Security SOAP header element per section 4.

jXchangeHdr_CType

jXchangeHdr_CType is a complex CType element.

Simple Elements

The following simple elements are contained within this complex.

AuditUsrId

The user ID that the consumer would like written in the audit as performing the requested service. It varies, but it could be the same as the user ID. It is not used to authenticate. It is used to audit the Soap Header Fault.

AuditWsId

The workstation ID that the consumer would like written in the audit as performing the requested service for the Soap Header Fault. It varies, but it could be the same as the user ID.

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

BusCorrelId

The correlation identification as related to business functions and activities.

ConsumerName

The name of the service consumer (business name) for the Soap Header Fault.

ConsumerProd

The name of the product which is consuming the service (business product name) for the Soap Header Fault.

InstEnv

An identification provided by the consumer that defines the environment in which the institution is operating. Canonical values are:

- *Prod*

InstRtId

The identification of the entity of the submitted message. A financial institution entity uses the routing transit or nine-digit number assigned to financial institutions for routing as assigned by the American Bankers Association. Any leading zeros must be provided for a complete routing and transit number. A non-financial institution entity should use a mutually agreed upon identification that must contain at least one non-integer character. The canonical value is *JHA*.

The element is required in all message requests.

jXLogTrackingId

An identification provided by jXchange to be able to trace the request and response of a message from the third-party gateway, internal gateway, and service provider for the Soap Header Fault.

JxVer

Contains the version jXchange is running for the Soap Header Fault.

ValidConsmName

The consumer name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table. The canonical value is: *JHA*.

ValidConsmProd

The consumer product name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table.

WorkflowCorrelId

The correlation identification as related to workflow functions and activities.

jXchangeHdr_CType Deprecation Details

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

EFTCardPINModRs_MType

EFTCardPINModRs_MType is a message MType element.

Contains:

- Custom_CType
- MsgRsHdr_CType

Simple Elements

The following simple element is contained within this message.

RsStat

The status of the response. Canonical values are:

- *Fail*
- *Success*

Custom_CType

Custom_CType is a complex CType element.

This element is optional.

MsgRsHdr_CType

MsgRsHdr_CType is a complex CType element. This is the default message response header.

Contains:

- jXchangeHdr_CType
- MsgRecInfoArray_AType

jXchangeHdr_CType

jXchangeHdr_CType is a complex CType element.

Simple Elements

The following simple elements are contained within this complex.

AuditUsrId

The user ID that the consumer would like written in the audit as performing the requested service. It varies, but it could be the same as the user ID. It is not used to authenticate. It is used to audit the Soap Header Fault.

AuditWsId

The workstation ID that the consumer would like written in the audit as performing the requested service for the Soap Header Fault. It varies, but it could be the same as the user ID.

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

BusCorrelId

The correlation identification as related to business functions and activities.

ConsumerName

The name of the service consumer (business name) for the Soap Header Fault.

ConsumerProd

The name of the product which is consuming the service (business product name) for the Soap Header Fault.

InstEnv

An identification provided by the consumer that defines the environment in which the institution is operating. Canonical values are:

- *Prod*

InstRtId

The identification of the entity of the submitted message. A financial institution entity uses the routing transit or nine-digit number assigned to financial institutions for routing as assigned by the American Bankers Association. Any leading zeros must be provided for a complete routing and transit number. A non-financial institution entity should use a mutually agreed upon identification that must contain at least one non-integer character. The canonical value is *JHA*.

The element is required in all message requests.

jXLogTrackingId

An identification provided by jXchange to be able to trace the request and response of a message from the third-party gateway, internal gateway, and service provider for the Soap Header Fault.

JxVer

Contains the version jXchange is running for the Soap Header Fault.

ValidConsmName

The consumer name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table. The canonical value is: *JHA*.

ValidConsmProd

The consumer product name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table.

WorkflowCorrelId

The correlation identification as related to workflow functions and activities.

jXchangeHdr_CType Deprecation Details

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

MsgRecInfoArray_AType

`MsgRecInfoArray_AType` is an array `AType` element. This is an array of messages that can be returned in a response.

Contains:

- `MsgRec_CType`

MsgRec_CType

`MsgRec_CType` is a complex `CType` element.

Simple Elements

The following simple elements are contained within this complex.

ErrCat

The Soap Header Fault error category.

ErrCode

The error code.

ErrDesc

The Soap Header Fault error description.

ErrElem

The Soap Header Fault when an error or fault occurs. This optional element contains the element which is causing the error condition.

ErrElemVal

The Soap Header Fault when an error or fault occurs. This optional element contains the value of the element which is causing the error condition.

ErrLoc

The Soap Header Fault error location. This is typically the program that generated the error condition.

EFT Card PIN Modification Initiate

EFT Card PIN Modification Initiate is a jXchange service designed to start the EFT card PIN modification process.

Message Flow

In jXchange, the EFT Card PIN Modification Initiate service uses a typical exchange of `MType` messages to start the PIN modification process.

Primary Request

The Third Party Consumer forwards the `EFTCardPINModInitRq_MType` message to the Service Provider. The message contains the **EFTCardNum**.

Primary Response

The Service Provider returns the `EFTCardPINModInitRs_MType` message to the Third Party Consumer. The message contains **PINModId** and **RsStat**, which states the status of the request.

EFT Card PIN Modification Initiate and EFT Card PIN Modification Behavior

The EFT card PIN modification process is a two message design. The first message is a request made by the consumer to modify a PIN for a specific card number. The service provider responds with a PIN modification ticket. The second message is the PIN modification, but the request does not include the EFT card number. Instead, it includes the PIN modification ticket from the first message.

The message incorporates the best practices and guidelines of Payment Card Industry (PCI) data security standards. The PCI requirement four states: Encrypt transmission of cardholder data across open, public networks.

jXchange meets this requirement because it does not operate in an open public network which is defined as the Internet, Wireless Technologies, Global System for Mobile Communications (GSM), and General Packet Radio Service (GPRS). jXchange delivers messages using SSL transmission guidelines.

The PCI requirement three states: Protect stored cardholder data. The jXchange message is not the storage, but the best practice is not to store/deliver the EFT card number with the PIN. This protects against disclosure and protects PIN integrity against any party eavesdropping on, or manipulating, the communications link.

The PIN transmission protocols should be designed such that the introduction of fraudulent messages, or modification of valid messages, does not yield any useful information regarding a PIN. The Service Gateway messages are a two message process where the card number is not transmitted with the PIN.

The `EFTCardPINModInitRq_MType` request message requires a valid **EFTCardNum** element. The successful response returns a **PINModId** element, which must be cached by the consumer for a subsequent message to change the PIN. The service providers can determine the life cycle of the **PINModId** value attached to an **EFTCardNum** using reasonable amount of time.

The `EFTCardPINModRq_MType` request message requires a valid **PINModId**, **EFTCardOldPINId**, and **EFTCardNewPINId**. A fault is created when the **EFTCardOldPINId** does not match the stored PIN number as related to an EFT Card.

The `EFTCardPINModRs_MType` response message returns a **LogRcptId** element for a successful PIN modification.

The nature of providing a ticket to a consumer to initiate a PIN modification suffices to meet the concurrency model. The service provider should void/null a ticket that has been issued for an EFT card when another request to change the PIN on the same EFT card number is received. The first ticket becomes invalid.

EFTCardPINModInitRq_MType

`EFTCardPINModInitRq_MType` is a message `MType` element.

Contains:

- `Custom_CType`
- `ErrOvrRdInfoArray_AType`
- `MsgRqHdr_CType`

Simple Elements

The following simple elements are contained within this message.

EFTCardNum

The number that is assigned to an EFT card. The card number includes the ISO number.

Custom_CType

`Custom_CType` is a complex `CType` element.

This element is optional.

ErrOvrRdInfoArray_AType

`ErrOvrRdInfoArray_AType` is an array `AType` element. This is an array of overrides for faults.

Contains:

- `ErrOvrRd_CType`

ErrOvrRd_CType

`ErrOvrRd_CType` is a complex `CType` element. This element is used to override errors created in a previous request. This element is optional.

Simple Elements

The following simple elements are contained within this complex.

BusSvcType

The business service type used to convey certain Add and Mod message handling. The canonical value is *NoValidate*.

ErrCode

The error code.

MsgRqHdr_CType

`MsgRqHdr_CType` is a complex `CType` element. This is the default message request header.

Contains:

- `AuthenUsrCred_CType`
- `jXchangeHdr_CType`

Simple Elements

The following simple elements are contained within this complex.

AuthenProdCred

Authentication of the Consumer Product Credentials in the form of a WS Security element that contains a single SAML V2.0 Assertion.

AuthenUsrCred_CType

`AuthenUsrCred_CType` is a complex `CType` element. This element represents authentication of the end-user credentials in the form of a WS **Security** element that contains a single SAML V2.0 Assertion.

Simple Elements

The following simple elements are contained within this complex.

Security

Defines the `wsse:Security` SOAP header element per section 4.

jXchangeHdr_CType

`jXchangeHdr_CType` is a complex `CType` element.

Simple Elements

The following simple elements are contained within this complex.

AuditUsrId

The user ID that the consumer would like written in the audit as performing the requested service. It varies, but it could be the same as the user ID. It is not used to authenticate. It is used to audit the Soap Header Fault.

AuditWsId

The workstation ID that the consumer would like written in the audit as performing the requested service for the Soap Header Fault. It varies, but it could be the same as the user ID.

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

BusCorrelId

The correlation identification as related to business functions and activities.

ConsumerName

The name of the service consumer (business name) for the Soap Header Fault.

ConsumerProd

The name of the product which is consuming the service (business product name) for the Soap Header Fault.

InstEnv

An identification provided by the consumer that defines the environment in which the institution is operating. Canonical values are:

- *Prod*

InstRtId

The identification of the entity of the submitted message. A financial institution entity uses the routing transit or nine-digit number assigned to financial institutions for routing as assigned by the American Bankers Association. Any leading zeros must be provided for a complete routing and transit number. A non-financial institution entity should use a mutually agreed upon identification that must contain at least one non-integer character. The canonical value is *JHA*.

The element is required in all message requests.

jXLogTrackingId

An identification provided by jXchange to be able to trace the request and response of a message from the third-party gateway, internal gateway, and service provider for the Soap Header Fault.

JxVer

Contains the version jXchange is running for the Soap Header Fault.

ValidConsmName

The consumer name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table. The canonical value is: *JHA*.

ValidConsmProd

The consumer product name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table.

WorkflowCorrelId

The correlation identification as related to workflow functions and activities.

jXchangeHdr_CType Deprecation Details

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017–01–01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

EFTCardPINModInitRs_MType

`EFTCardPINModInitRs_MType` is a message `MType` element.

Contains:

- `Custom_CType`
- `MsgRsHdr_CType`

Simple Elements

The following simple elements are contained within this message.

PINModId

A ticket provided for an EFT Card PIN change request.

RsStat

The status of the response. Canonical values are:

- *Fail*
- *Success*

Custom_CType

`Custom_CType` is a complex `CType` element.

This element is optional.

MsgRsHdr_CType

`MsgRsHdr_CType` is a complex `CType` element. This is the default message response header.

Contains:

- `jXchangeHdr_CType`
- `MsgRecInfoArray_AType`

jXchangeHdr_CType

`jXchangeHdr_CType` is a complex `CType` element.

Simple Elements

The following simple elements are contained within this complex.

AuditUsrId

The user ID that the consumer would like written in the audit as performing the requested service. It varies, but it could be the same as the user ID. It is not used to authenticate. It is used to audit the Soap Header Fault.

AuditWsId

The workstation ID that the consumer would like written in the audit as performing the requested service for the Soap Header Fault. It varies, but it could be the same as the user ID.

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

BusCorrelId

The correlation identification as related to business functions and activities.

ConsumerName

The name of the service consumer (business name) for the Soap Header Fault.

ConsumerProd

The name of the product which is consuming the service (business product name) for the Soap Header Fault.

InstEnv

An identification provided by the consumer that defines the environment in which the institution is operating. Canonical values are:

- *Prod*

InstRtId

The identification of the entity of the submitted message. A financial institution entity uses the routing transit or nine-digit number assigned to financial institutions for routing as assigned by the American Bankers Association. Any leading zeros must be provided for a complete routing and transit number. A non-financial institution entity should use a mutually agreed upon identification that must contain at least one non-integer character. The canonical value is *JHA*.

The element is required in all message requests.

jXLogTrackingId

An identification provided by jXchange to be able to trace the request and response of a message from the third-party gateway, internal gateway, and service provider for the Soap Header Fault.

JxVer

Contains the version jXchange is running for the Soap Header Fault.

ValidConsmName

The consumer name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table. The canonical value is: *JHA*.

ValidConsmProd

The consumer product name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table.

WorkflowCorrelId

The correlation identification as related to workflow functions and activities.

jXchangeHdr_CType Deprecation Details

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

MsgRecInfoArray_AType

MsgRecInfoArray_AType is an array AType element. This is an array of messages that can be returned in a response.

Contains:

- MsgRec_CType

MsgRec_CType

MsgRec_CType is a complex CType element.

Simple Elements

The following simple elements are contained within this complex.

ErrCat

The Soap Header Fault error category.

ErrCode

The error code.

ErrDesc

The Soap Header Fault error description.

ErrElem

The Soap Header Fault when an error or fault occurs. This optional element contains the element which is causing the error condition.

ErrElemVal

The Soap Header Fault when an error or fault occurs. This optional element contains the value of the element which is causing the error condition.

ErrLoc

The Soap Header Fault error location. This is typically the program that generated the error condition.

EFT Card Order Add

EFT Card Order Add is a jXchange service designed to allow a consumer to request a newly issued card or activate a card.

Message Flow

In jXchange, the EFT Card Order Add service uses a typical exchange of MType messages to request a newly issued card or activate a card.

Primary Request

The Third Party Consumer forwards the `EFTCardOrderAddRq_MType` message to the Service Provider. The message contains:

- **EFTCardNum**
- **EFTCardOrderType**
- **EFTCardSufxNum**

Primary Response

The Service Provider returns the `EFTCardOrderAddRs_MType` message to the Third Party Consumer. The message contains **RsStat**, which states the status of the request.

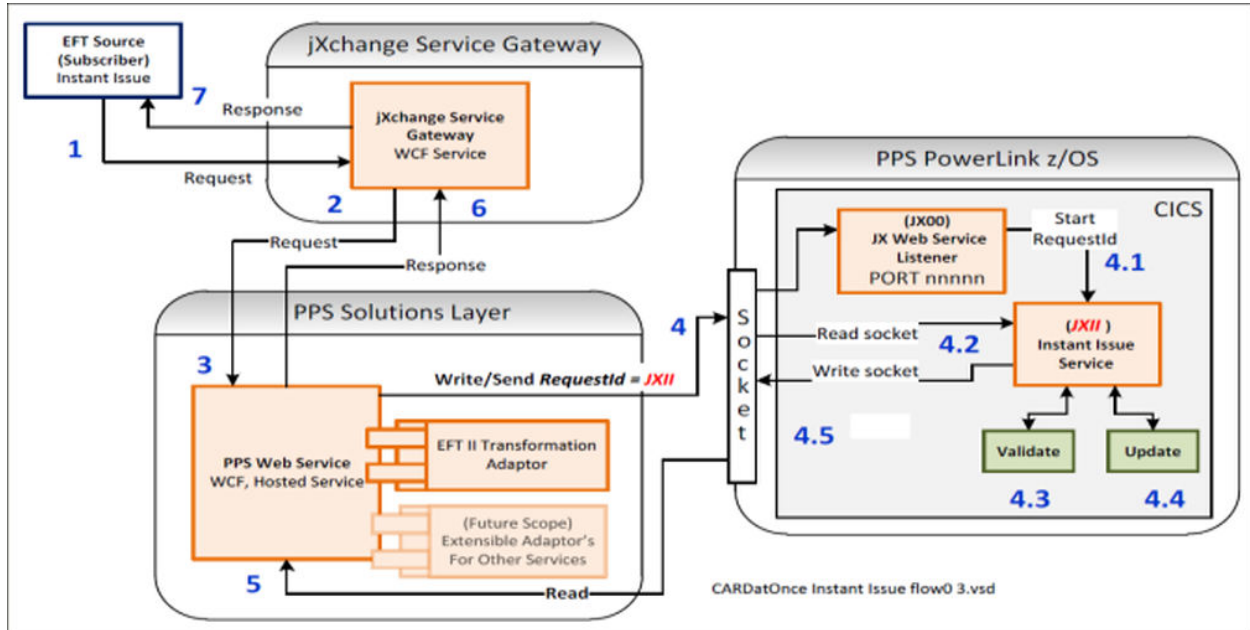
EFT Card Order Add Behavior

The `EFTCardOrderAddRq_MType` request message requires the **EFTCardNum** element and `EFTCardOrderInfoRec_CType` complex. The **EFTCardSufxNum** and **EFTCardOrderType** elements can be optionally submitted.

The **EFTCardOrderType** element's enumerated values are `~IssOnly~` and `~IssAct~`. The default is `~IssOnly~`.

The **EFTCardExpDt** and **EFTCardTrak1Val** elements are required elements encapsulated by the `EFTCardOrderInfoRec_CType` complex.

The `EFTCardOrderInfoRec_CType` complex encapsulates the `EFTCardActArray_AType` array, which is a named value pair to provide the service provider with the type and values to activate an EFT card. The **EFTCardActType** and **EFTCardActVal** elements are both required.



EFTCardOrderAddRq_MType

EFTCardOrderAddRq_MType is a message MType element.

Contains:

- Custom_CType
- EFTCardOrderInfoRec_CType
- MsgRqHdr_CType

Simple Elements

The following simple elements are contained within this message.

EFTCardNum

The number that is assigned to an EFT card. The card number includes the ISO number.

EFTCardOrderType

The type of EFT card action. Canonical values are:

- *IssAct*
- *IssOnly*

The default is *IssOnly*.

EFTCardSufxNum

The number that is the suffix to the card number. Can represent the card holder when multiple cards are issued with the same card number.

Custom_CType

Custom_CType is a complex CType element.

This element is optional.

EFTCardOrderInfoRec_CType

EFTCardOrderInfoRec_CType is a complex CType element.

Contains:

- Custom_CType
- EFTCardActArray_AType
- EFTCardMailAddr references Addr_CType

Simple Elements

The following simple elements are contained within this complex.

AcctType

The number or character that categorizes the **AcctId**.

AvIBal

The available balance. The optional attribute **Calculate** describes how the available balance was calculated starting with **CurBal**.

EFTCardExpDt

The expiration date given to an EFT card.

EFTCardPINOffsetId

The EFT card PIN offset identification.

EFTCardTrak1Val

The value encoded on an EFT card's track 1 of the magnetic stripe.

EFTCardTrak2Val

The value encoded on an EFT card's track 2 of the magnetic stripe.

EmbosName

The name that is embossed on the EFT card.

SecdEmbosName

The secondary name that could be embossed on the EFT card.

Custom_CType

Custom_CType is a complex CType element.

This element is optional.

EFTCardActArray_AType

EFTCardActArray_AType is an array AType element. This is an array of EFT card activation data.

Contains:

- EFTCardActInfoRec_CType

EFTCardActInfoRec_CType

EFTCardActInfoRec_CType is a complex CType element.

Contains:

- Custom_CType

Simple Elements

The following simple elements are contained within this complex.

EFTCardActType

The type of data used for an EFT card activation. Canonical values are:

- *BirthDt*
- *CellPhone*
- *CustId*
- *HomePhone*
- *MotherMaidName*
- *TaxId*
- *UsrPswd*
- *WorkPhone*

EFTCardActVal

The data value that corresponds with the type used for an EFT card activation.

Custom_CType

Custom_CType is a complex CType element.

This element is optional.

EFTCardMailAddr

Addr_CType is a complex CType element containing address information. This element is optional.

EFTCardMailAddr references Addr_CType.

Contains:

- FreeFormAddr_AType

Simple Elements

The following simple elements are contained within this complex.

BusAddr

Answers the question: Is this a business address? *Y* states it is a business address.

City

The city name.

Cntry

The country name.

CntryType

The country abbreviation from ISO 3166.

County

The county name.

DivryPt

The delivery point added to the ZIP code.

FornAddr

Is this a foreign address? *Y* states it is a foreign address.

InvAddr

Is this address invalid? *Y* states mail has been returned from this address.

PostalCode

The postal code or ZIP code.

StateCode

The two-character alpha code which represents a state. For example, *MO*.

StateProv

The state or province or region.

StreetAddr1

The street address.

StreetAddr2

The second line of street address.

StreetAddr3

The third line of street address.

FreeFormAddr_AType

`FreeFormAddr_AType` is an array `AType` element. This is an array of free form address lines 1–11 in a printable/usable form.

Contains:

- `AddrLineInfo_CType`

`AddrLineInfo_CType`

`AddrLineInfo_CType` is a complex `CType` element.

Simple Elements

The following simple elements are contained within this complex.

AddrLine

Free-form element of address lines 1–11 in a printable/usable form, generally not separated.

MsgRqHdr_CType

`MsgRqHdr_CType` is a complex `CType` element. This is the default message request header.

Contains:

- `AuthenUsrCred_CType`
- `jXchangeHdr_CType`

Simple Elements

The following simple elements are contained within this complex.

AuthenProdCred

Authentication of the Consumer Product Credentials in the form of a WS Security element that contains a single SAML V2.0 Assertion.

AuthenUsrCred_CType

`AuthenUsrCred_CType` is a complex `CType` element. This element represents authentication of the end-user credentials in the form of a WS **Security** element that contains a single SAML V2.0 Assertion.

Simple Elements

The following simple elements are contained within this complex.

Security

Defines the `wsse:Security` SOAP header element per section 4.

jXchangeHdr_CType

`jXchangeHdr_CType` is a complex `CType` element.

Simple Elements

The following simple elements are contained within this complex.

AuditUsrId

The user ID that the consumer would like written in the audit as performing the requested service. It varies, but it could be the same as the user ID. It is not used to authenticate. It is used to audit the Soap Header Fault.

AuditWsId

The workstation ID that the consumer would like written in the audit as performing the requested service for the Soap Header Fault. It varies, but it could be the same as the user ID.

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

BusCorrelId

The correlation identification as related to business functions and activities.

ConsumerName

The name of the service consumer (business name) for the Soap Header Fault.

ConsumerProd

The name of the product which is consuming the service (business product name) for the Soap Header Fault.

InstEnv

An identification provided by the consumer that defines the environment in which the institution is operating. Canonical values are:

- *Prod*

InstRtId

The identification of the entity of the submitted message. A financial institution entity uses the routing transit or nine-digit number assigned to financial institutions for routing as assigned by the American Bankers Association. Any leading zeros must be provided for a complete routing and transit number. A non-financial institution entity should use a mutually agreed upon identification that must contain at least one non-integer character. The canonical value is *JHA*.

The element is required in all message requests.

jXLogTrackingId

An identification provided by jXchange to be able to trace the request and response of a message from the third-party gateway, internal gateway, and service provider for the Soap Header Fault.

JxVer

Contains the version jXchange is running for the Soap Header Fault.

ValidConsmName

The consumer name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table. The canonical value is: *JHA*.

ValidConsmProd

The consumer product name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table.

WorkflowCorrelId

The correlation identification as related to workflow functions and activities.

jXchangeHdr_CType Deprecation Details

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

EFTCardOrderAddRs_MType

`EFTCardOrderAddRs_MType` is a message `MType` element.

Contains:

- `MsgRsHdr_CType`

Simple Elements

The following simple elements are contained within this message.

RsStat

The status of the response. Canonical values are:

- *Fail*
- *Success*

MsgRsHdr_CType

`MsgRsHdr_CType` is a complex `CType` element. This is the default message response header.

Contains:

- `jXchangeHdr_CType`
- `MsgRecInfoArray_AType`

jXchangeHdr_CType

`jXchangeHdr_CType` is a complex `CType` element.

Simple Elements

The following simple elements are contained within this complex.

AuditUsrId

The user ID that the consumer would like written in the audit as performing the requested service. It varies, but it could be the same as the user ID. It is not used to authenticate. It is used to audit the Soap Header Fault.

AuditWsId

The workstation ID that the consumer would like written in the audit as performing the requested service for the Soap Header Fault. It varies, but it could be the same as the user ID.

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

BusCorrelId

The correlation identification as related to business functions and activities.

ConsumerName

The name of the service consumer (business name) for the Soap Header Fault.

ConsumerProd

The name of the product which is consuming the service (business product name) for the Soap Header Fault.

InstEnv

An identification provided by the consumer that defines the environment in which the institution is operating. Canonical values are:

- *Prod*

InstRtld

The identification of the entity of the submitted message. A financial institution entity uses the routing transit or nine-digit number assigned to financial institutions for routing as assigned by the American Bankers Association. Any leading zeros must be provided for a complete routing and transit number. A non-financial institution entity should use a mutually agreed upon identification that must contain at least one non-integer character. The canonical value is *JHA*.

The element is required in all message requests.

jXLogTrackingId

An identification provided by jXchange to be able to trace the request and response of a message from the third-party gateway, internal gateway, and service provider for the Soap Header Fault.

JxVer

Contains the version jXchange is running for the Soap Header Fault.

ValidConsmName

The consumer name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table. The canonical value is: *JHA*.

ValidConsmProd

The consumer product name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table.

WorkflowCorrelId

The correlation identification as related to workflow functions and activities.

jXchangeHdr_CType Deprecation Details**AuthenUsrId**

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017–01–01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

MsgRecInfoArray_AType

`MsgRecInfoArray_AType` is an array `AType` element. This is an array of messages that can be returned in a response.

Contains:

- `MsgRec_CType`

MsgRec_CType

`MsgRec_CType` is a complex `CType` element.

Simple Elements

The following simple elements are contained within this complex.

ErrCat

The Soap Header Fault error category.

ErrCode

The error code.

ErrDesc

The Soap Header Fault error description.

ErrElem

The Soap Header Fault when an error or fault occurs. This optional element contains the element which is causing the error condition.

ErrElemVal

The Soap Header Fault when an error or fault occurs. This optional element contains the value of the element which is causing the error condition.

ErrLoc

The Soap Header Fault error location. This is typically the program that generated the error condition.

EFT Card PIN Offset Modification

EFT Card PIN Offset Modification is a jXchange service designed to modify an EFT Card PIN Offset.

Message Flow

In jXchange, the EFT Card PIN Offset Modification service uses a typical exchange of `MType` messages to modify the PIN of the EFT Card.

Primary Request

The Third Party Consumer forwards the `EFTCardPINOffsetModRq_MType` message to the Service Provider. The message contains:

- `EFTCardExpDt`
- `EFTCardNum`
- `EFTCardPINOffsetId`

Primary Response

The Service Provider returns the `EFTCardPINOffsetModRs_MType` message to the Third Party Consumer. The message contains `RsStat`, which states the status of the request.

EFT Card PIN Offset Behavior

The `EFTCardPINOffsetRq_MType` request message requires the `EFTCardNum`, `EFTCardExpDt`, and `EFTCardPINOffsetId` elements.

EFTCardPINOffsetModRq_MType

`EFTCardPINOffsetModRq_MType` is a message `MType` element.

Contains:

- `Custom_CType`
- `MsgRqHdr_CType`

Simple Elements

The following simple elements are contained within this message.

EFTCardExpDt

The expiration date given to an EFT card.

EFTCardNum

The number that is assigned to an EFT card. The card number includes the ISO number.

EFTCardPINOffsetId

The EFT card PIN offset identification.

Custom_CType

`Custom_CType` is a complex `CType` element.

This element is optional.

MsgRqHdr_CType

`MsgRqHdr_CType` is a complex `CType` element. This is the default message request header.

Contains:

- `AuthenUsrCred_CType`
- `jXchangeHdr_CType`

Simple Elements

The following simple elements are contained within this complex.

AuthenProdCred

Authentication of the Consumer Product Credentials in the form of a WS Security element that contains a single SAML V2.0 Assertion.

AuthenUsrCred_CType

`AuthenUsrCred_CType` is a complex `CType` element. This element represents authentication of the end-user credentials in the form of a WS **Security** element that contains a single SAML V2.0 Assertion.

Simple Elements

The following simple elements are contained within this complex.

Security

Defines the wsse:Security SOAP header element per section 4.

jXchangeHdr_CType

`jXchangeHdr_CType` is a complex `CType` element.

Simple Elements

The following simple elements are contained within this complex.

AuditUsrId

The user ID that the consumer would like written in the audit as performing the requested service. It varies, but it could be the same as the user ID. It is not used to authenticate. It is used to audit the Soap Header Fault.

AuditWsId

The workstation ID that the consumer would like written in the audit as performing the requested service for the Soap Header Fault. It varies, but it could be the same as the user ID.

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

BusCorrelId

The correlation identification as related to business functions and activities.

ConsumerName

The name of the service consumer (business name) for the Soap Header Fault.

ConsumerProd

The name of the product which is consuming the service (business product name) for the Soap Header Fault.

InstEnv

An identification provided by the consumer that defines the environment in which the institution is operating. Canonical values are:

- *Prod*

InstRtId

The identification of the entity of the submitted message. A financial institution entity uses the routing transit or nine-digit number assigned to financial institutions for routing as assigned by the American Bankers Association. Any leading zeros must be provided for a complete routing and transit number. A non-financial institution entity should use a mutually agreed upon identification that must contain at least one non-integer character. The canonical value is *JHA*.

The element is required in all message requests.

jXLogTrackingId

An identification provided by jXchange to be able to trace the request and response of a message from the third-party gateway, internal gateway, and service provider for the Soap Header Fault.

JxVer

Contains the version jXchange is running for the Soap Header Fault.

ValidConsmName

The consumer name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table. The canonical value is: *JHA*.

ValidConsmProd

The consumer product name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table.

WorkflowCorrelId

The correlation identification as related to workflow functions and activities.

jXchangeHdr_CType Deprecation Details

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017–01–01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

EFTCardPINOffsetModRs_MType

`EFTCardPINOffsetModRs_MType` is a message `MType` element.

Contains:

- `MsgRsHdr_CType`

Simple Elements

The following simple elements are contained within this message.

RsStat

The status of the response. Canonical values are:

- *Fail*
- *Success*

MsgRsHdr_CType

`MsgRsHdr_CType` is a complex `CType` element. This is the default message response header.

Contains:

- `jXchangeHdr_CType`
- `MsgRecInfoArray_AType`

jXchangeHdr_CType

`jXchangeHdr_CType` is a complex `CType` element.

Simple Elements

The following simple elements are contained within this complex.

AuditUsrId

The user ID that the consumer would like written in the audit as performing the requested service. It varies, but it could be the same as the user ID. It is not used to authenticate. It is used to audit the Soap Header Fault.

AuditWsId

The workstation ID that the consumer would like written in the audit as performing the requested service for the Soap Header Fault. It varies, but it could be the same as the user ID.

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

BusCorrelId

The correlation identification as related to business functions and activities.

ConsumerName

The name of the service consumer (business name) for the Soap Header Fault.

ConsumerProd

The name of the product which is consuming the service (business product name) for the Soap Header Fault.

InstEnv

An identification provided by the consumer that defines the environment in which the institution is operating. Canonical values are:

- *Prod*

InstRtld

The identification of the entity of the submitted message. A financial institution entity uses the routing transit or nine-digit number assigned to financial institutions for routing as assigned by the American Bankers Association. Any leading zeros must be provided for a complete routing and transit number. A non-financial institution entity should use a mutually agreed upon identification that must contain at least one non-integer character. The canonical value is *JHA*.

The element is required in all message requests.

jXLogTrackingId

An identification provided by jXchange to be able to trace the request and response of a message from the third-party gateway, internal gateway, and service provider for the Soap Header Fault.

JxVer

Contains the version jXchange is running for the Soap Header Fault.

ValidConsmName

The consumer name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table. The canonical value is: *JHA*.

ValidConsmProd

The consumer product name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table.

WorkflowCorrelId

The correlation identification as related to workflow functions and activities.

jXchangeHdr_CType Deprecation Details

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017–01–01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

MsgRecInfoArray_AType

`MsgRecInfoArray_AType` is an array `AType` element. This is an array of messages that can be returned in a response.

Contains:

- `MsgRec_CType`

MsgRec_CType

`MsgRec_CType` is a complex `CType` element.

Simple Elements

The following simple elements are contained within this complex.

ErrCat

The Soap Header Fault error category.

ErrCode

The error code.

ErrDesc

The Soap Header Fault error description.

ErrElem

The Soap Header Fault when an error or fault occurs. This optional element contains the element which is causing the error condition.

ErrElemVal

The Soap Header Fault when an error or fault occurs. This optional element contains the value of the element which is causing the error condition.

ErrLoc

The Soap Header Fault error location. This is typically the program that generated the error condition.

EFT Card Search

EFT Card Search is a jXchange service designed to provide the consumer with the ability to search for EFT cards.

Message Flow

In jXchange, the EFT Card Search service uses a typical exchange of `MType` messages to provide the consumer with the ability to search for EFT cards.

Primary Request

The consumer forwards the `EFTCardSrchrq_MType` message to the service provider. The message contains **ComName**, **CustId**, **EFTCardNum**, and **TaxId** elements and the `AccountId_CType` complex, which are all allowable filters. The **CustId** element and `AccountId_CType` complex are key type search elements.

Primary Response

The service provider returns the `EFTCardSrchrRs_MType` message to the consumer. The message contains an echo of the filters submitted in the request and the `EFTCardSrchrArray_AType`. The elements contained within the `EFTCardSrchrArray_AType` should provide data values to assist the consumer with identifying each EFT card.

EFT Card Search Behavior

The **EFTCardNum**, **TaxId**, and **ComName** elements each contain a `SrchType` attribute. The service provider should support the canonical values (*Exact*, *StartsWith*, *EndsWith*, *Contains*) for the referenced elements.

The service provider should make the search comparison of the **ComName** element to the **EmbosName** and **SecdEmbosName** elements.

EFT Card Service Business Case

This is an example document.

In this business case, a bank working with a Service Provider wants to establish a new debit card for one of their consumers.

Establish a New Debit Card

This is an example document.

The bank uses the `CustSrchr` service to obtain the consumer identification. They send the following message:

Message	Complex Element, Simple Element, or Array	Input
CustSrchRq	TaxId	111223333

The Service Provider sends the bank the following response:

Message	Complex Element, Simple Element, or Array	Input
CustSrchRs	CustId	123456

The bank captures the consumer identification and submits the `EFTCardAdd` service to obtain a EFT card number. The bank makes the following request:

Message	Complex Element, Simple Element, or Array	Input
EFTCardAddRq	CustId	123456
	EFTCardType	Debit
	EmbosName	Example Consumer Name
	EFTCardAcctId	889
	EFTCardAcctType	DDA
	EFTCardPrimAcct	true

The Service Provider sends the bank the following response:

Message	Complex Element, Simple Element, or Array	Input
EFTCardAddRs	EFTCardNum	1234123412341234
	EFTCardSufxNum	1
	RsStat	Success

EFT Card Services Business Case 2

In this example, a consumer is deactivating an existing EFT Card.

The consumer sends the `EFTCardModRq` message to the Service Provider with the following values:

The `MsgRqHdr` follows the standard header requirements.

Complex Name	Simple Element	Entry Value
	EFTCardNum	44404567852123541
	EFTCardSufxNum	Hot Card

Complex Name	Simple Element	Entry Value
	<code>Dlt</code>	<i>True</i>

Complex Element	Simple Element	Entry Value
<code>EFTCardModRec</code>	<code>EFTCardStat</code>	<i>Active</i>
	<code>EmbosName</code>	<i>John Doe</i>
	<code>SecdEmbosName</code>	<i>Ann Doe</i>

The Service Provider returns the `RsStat` with a status of *Success*.

EFTCardSrchRq_MType

`EFTCardSrchRq_MType` is a message `MType` element.

Contains:

- `AccountId_CType`
- `Custom_CType`
- `SrchMsgRqHdr_CType`

Simple Elements

The following simple elements are contained within this message.

ComName

The common name. This is the full text line name like John Doe.

CustId

The identifier attached to a customer. It includes the *OvrrdInstRtId* attribute.

EFTCardNum

The number that is assigned to an EFT card. The card number includes the ISO number.

TaxId

The tax identifier. It includes the `OvrrdInstRtId`, `MaskVal`, `Rstr`, and `SrchType` attributes.

AccountId_CType

`AccountId_CType` is a complex `CType` element. This element contains the incoming account identification information and any restrictions.

Simple Elements

The following simple elements are contained within this complex.

AcctId

The number or character that identifies an account record.

AcctType

The number or character that categorizes the **AcctId**.

Rstr

The level of restrictions that can exist at a parent and/or child node. Canonical values are:

- *Hid*
- *NoAccess*
- *NoAccessPart*
- *ReadOnly*
- *ReadOnlyPart*
- *ReadWrite*
- *ReadWritePart*

Custom_CType

`Custom_CType` is a complex `CType` element.

This element is optional.

SrchMsgRqHdr_CType

`SrchMsgRqHdr_CType` is a complex `CType` element. This is a standard request message header.

Contains:

- `AuthenUsrCred_CType`
- `jXchangeHdr_CType`

Simple Elements

The following simple elements are contained within this complex.

AuthenProdCred

Authentication of the Consumer Product Credentials in the form of a WS Security element that contains a single SAML V2.0 Assertion.

Cursor

The state information that allows the next call to understand where it left off when returning multiple records and allowing a subsequent call to retrieve more records.

MaxRec

The maximum number of records when multiple records are returned.

AuthenUsrCred_CType

AuthenUsrCred_CType is a complex CType element. This element represents authentication of the end-user credentials in the form of a WS **Security** element that contains a single SAML V2.0 Assertion.

Simple Elements

The following simple elements are contained within this complex.

Security

Defines the wsse:Security SOAP header element per section 4.

jXchangeHdr_CType

jXchangeHdr_CType is a complex CType element.

Simple Elements

The following simple elements are contained within this complex.

AuditUsrId

The user ID that the consumer would like written in the audit as performing the requested service. It varies, but it could be the same as the user ID. It is not used to authenticate. It is used to audit the Soap Header Fault.

AuditWsId

The workstation ID that the consumer would like written in the audit as performing the requested service for the Soap Header Fault. It varies, but it could be the same as the user ID.

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

BusCorrelId

The correlation identification as related to business functions and activities.

ConsumerName

The name of the service consumer (business name) for the Soap Header Fault.

ConsumerProd

The name of the product which is consuming the service (business product name) for the Soap Header Fault.

InstEnv

An identification provided by the consumer that defines the environment in which the institution is operating. Canonical values are:

- *Prod*

InstRtId

The identification of the entity of the submitted message. A financial institution entity uses the routing transit or nine-digit number assigned to financial institutions for routing as assigned by the American Bankers Association. Any leading zeros must be provided for a complete routing and transit number. A non-financial institution entity should use a mutually agreed upon identification that must contain at least one non-integer character. The canonical value is *JHA*.

The element is required in all message requests.

jXLogTrackingId

An identification provided by jXchange to be able to trace the request and response of a message from the third-party gateway, internal gateway, and service provider for the Soap Header Fault.

JxVer

Contains the version jXchange is running for the Soap Header Fault.

ValidConsmName

The consumer name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table. The canonical value is: *JHA*.

ValidConsmProd

The consumer product name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table.

WorkflowCorrelId

The correlation identification as related to workflow functions and activities.

jXchangeHdr_CType Deprecation Details

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017–01–01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

EFTCardSrchRs_MType

`EFTCardSrchRs_MType` is a message `MType` element.

Contains:

- `AccountId_CType`
- `Custom_CType`
- `EFTCardSrchArray_AType`
- `SrchMsgRsHdr_CType`

Simple Elements

The following simple elements are contained within this message.

ComName

The common name. This is the full text line name like John Doe.

CustId

The identifier attached to a customer. It includes the `OvrrdInstRtId` attribute.

EFTCardNum

The number that is assigned to an EFT card. The card number includes the ISO number.

TaxId

The tax identifier. It includes the `OvrrdInstRtId`, `MaskVal`, `Rstr`, and `SrchType` attributes.

AccountId_CType

`AccountId_CType` is a complex `CType` element. This element contains the incoming account identification information and any restrictions.

Simple Elements

The following simple elements are contained within this complex.

AcctId

The number or character that identifies an account record.

AcctType

The number or character that categorizes the **AcctId**.

Rstr

The level of restrictions that can exist at a parent and/or child node. Canonical values are:

- *Hid*
- *NoAccess*
- *NoAccessPart*
- *ReadOnly*
- *ReadOnlyPart*
- *ReadWrite*
- *ReadWritePart*

Custom_CType

`Custom_CType` is a complex `CType` element.

This element is optional.

EFTCardSrchArray_AType

`EFTCardSrchArray_AType` is an array `AType` element. It is an array of responses for EFT card search.

Contains:

- `EFTCardSrchRec_CType`

EFTCardSrchRec_CType

`EFTCardSrchRec_CType` is a complex `CType` element.

Contains:

- `EFTCardSrchCustom` references `Custom_CType`

Simple Elements

The following simple elements are contained within this complex.

CustId

The identifier attached to a customer. It includes the *OvrrdInstRtId* attribute.

EFTCardBINCode

The code that identifies the type of BIN.

EFTCardBINDesc

The description of the code that identifies the type of BIN.

EFTCardNum

The number that is assigned to an EFT card. The card number includes the ISO number.

EFTCardStatDesc

The description of the status of an issued EFT card.

NOTE

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01.

EFTCardStat

The status of an issued EFT card. Canonical values are:

- *Act*
- *Cls*
- *CardLmtExist*
- *Del*
- *DepOnly*
- *Exp*
- *HotCard*
- *Iss*
- *ManActReq*
- *OrderCard*
- *OrderInProc*
- *PINMail*
- *PINXsTries*
- *ReOrderCard*
- *ReOrderDeny*
- *WarmCard*

NOTE

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01. The new element for EFT statuses is **EFTCardStatType**, in which the status values are represented by closed canonical values.

EFTCardStatType

The status of an issued EFT card. Canonical values are:

- *Act*
- *CardLmtExist*
- *Cls*
- *Del*
- *DepOnly*
- *Exp*
- *HotCard*

- *InstantIss*
- *InstantIssMail*
- *Iss*
- *ManActReq*
- *OrderCard*
- *OrderInProc*
- *PINMail*
- *PINXsTries*
- *ReOrderCard*
- *ReOrderDeny*
- *WarmCard*

EFTCardSufxNum

The number that is the suffix to the card number. Can represent the card holder when multiple cards are issued with the same card number.

EmbosName

The name that is embossed on the EFT card.

LastActDt

The date of the last activity.

SecdEmbosName

The secondary name that could be embossed on the EFT card.

TaxId

The tax identifier. It includes the `OvrrdInstRtId`, `MaskVal`, `Rstr`, and `SrchType` attributes.

EFTCardSrchCustom

`Custom_CType` is a complex `CType` element.

`EFTCardSrchCustom` references `Custom_CType`.

This element is optional.

SrchMsgRsHdr_CType

`SrchMsgRsHdr_CType` is a complex `CType` element. It searches specific message response headers.

Contains:

- `jXchangeHdr_CType`
- `MsgRecInfoArray_AType`

Simple Elements

The following simple elements are contained within this complex.

Cursor

The state information that allows the next call to understand where it left off when returning multiple records and allowing a subsequent call to retrieve more records.

MoreRec

Indicates if there are more records that could be returned. Canonical values are:

- *false*
- *true*

SentRec

The number of records sent in the response.

TotRec

Indicates the total records the request selected, which could be larger than `MaxRec`.

jXchangeHdr_CType

`jXchangeHdr_CType` is a complex `CType` element.

Simple Elements

The following simple elements are contained within this complex.

AuditUsrId

The user ID that the consumer would like written in the audit as performing the requested service. It varies, but it could be the same as the user ID. It is not used to authenticate. It is used to audit the Soap Header Fault.

AuditWsId

The workstation ID that the consumer would like written in the audit as performing the requested service for the Soap Header Fault. It varies, but it could be the same as the user ID.

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

BusCorrelId

The correlation identification as related to business functions and activities.

ConsumerName

The name of the service consumer (business name) for the Soap Header Fault.

ConsumerProd

The name of the product which is consuming the service (business product name) for the Soap Header Fault.

InstEnv

An identification provided by the consumer that defines the environment in which the institution is operating. Canonical values are:

- *Prod*

InstRtld

The identification of the entity of the submitted message. A financial institution entity uses the routing transit or nine-digit number assigned to financial institutions for routing as assigned by the American Bankers Association. Any leading zeros must be provided for a complete routing and transit number. A non-financial institution entity should use a mutually agreed upon identification that must contain at least one non-integer character. The canonical value is *JHA*.

The element is required in all message requests.

jXLogTrackingId

An identification provided by jXchange to be able to trace the request and response of a message from the third-party gateway, internal gateway, and service provider for the Soap Header Fault.

JxVer

Contains the version jXchange is running for the Soap Header Fault.

ValidConsmName

The consumer name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table. The canonical value is: *JHA*.

ValidConsmProd

The consumer product name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table.

WorkflowCorrelId

The correlation identification as related to workflow functions and activities.

jXchangeHdr_CType Deprecation Details

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

MsgRecInfoArray_AType

`MsgRecInfoArray_AType` is an array `AType` element. This is an array of messages that can be returned in a response.

Contains:

- `MsgRec_CType`

MsgRec_CType

`MsgRec_CType` is a complex `CType` element.

Simple Elements

The following simple elements are contained within this complex.

ErrCat

The Soap Header Fault error category.

ErrCode

The error code.

ErrDesc

The Soap Header Fault error description.

ErrElem

The Soap Header Fault when an error or fault occurs. This optional element contains the element which is causing the error condition.

ErrElemVal

The Soap Header Fault when an error or fault occurs. This optional element contains the value of the element which is causing the error condition.

ErrLoc

The Soap Header Fault error location. This is typically the program that generated the error condition.

EFT Card Transaction History Search

EFT Card Transaction History Search is a jXchange service designed to allow a consuming product to access EFTCard transaction history.

Message Flow

In jXchange, the EFT Card Transaction History Search service uses a typical exchange of `MType` messages to allow a consuming product to access EFTCard transaction history. This service allows the product to only display history associated with a card without having to receive all account-related transaction history data. The message uses the card number instead of the account number when making the request.

Primary Request

The consumer forwards the `EFTCardTrnHistSrchRq_MType` message to the service provider. The message contains the following simple elements:

- **EFTCardNum**
- **EFTCardSufxNum**
- **EndTimeDt**
- **StartTimeDt**

Primary Response

The service provider returns the `EFTCardTrnHistSrchRs_MType` message to the consumer. The message contains the following simple elements:

- **EFTCardNum**
- **EFTCardSufxNum**
- **EndTimeDt**
- **StartTimeDt**

EFT Card Transaction History Search Behavior

The EFT Card Transaction History Search (`EFTCardTrnHistSrch`) service behavior is as follows.

The request call is made with the required element EFTCard number. The EFTCard Suffix Number is optional.

EFTCardTrnHistSrchRq_MType

`EFTCardTrnHistSrchRq_MType` is a message `MType` element.

Contains:

- `Custom_CType`
- `SrchMsgRqHdr_CType`

Simple Elements

The following simple elements are contained within this message.

EFTCardNum

The number that is assigned to an EFT card. The card number includes the ISO number.

EFTCardSufxNum

The number that is the suffix to the card number. Can represent the card holder when multiple cards are issued with the same card number.

EndTimeDt

The date and time that designates the ending point for date/time selections.

StartTimeDt

The date and time that designates the starting point for date/time selections.

Custom_CType

`Custom_CType` is a complex `CType` element.

This element is optional.

SrchMsgRqHdr_CType

`SrchMsgRqHdr_CType` is a complex `CType` element. This is a standard request message header.

Contains:

- `AuthenUsrCred_CType`
- `jXchangeHdr_CType`

Simple Elements

The following simple elements are contained within this complex.

AuthenProdCred

Authentication of the Consumer Product Credentials in the form of a WS Security element that contains a single SAML V2.0 Assertion.

Cursor

The state information that allows the next call to understand where it left off when returning multiple records and allowing a subsequent call to retrieve more records.

MaxRec

The maximum number of records when multiple records are returned.

AuthenUsrCred_CType

`AuthenUsrCred_CType` is a complex `CType` element. This element represents authentication of the end-user credentials in the form of a WS **Security** element that contains a single SAML V2.0 Assertion.

Simple Elements

The following simple elements are contained within this complex.

Security

Defines the `wsse:Security` SOAP header element per section 4.

jXchangeHdr_CType

`jXchangeHdr_CType` is a complex `CType` element.

Simple Elements

The following simple elements are contained within this complex.

AuditUsrId

The user ID that the consumer would like written in the audit as performing the requested service. It varies, but it could be the same as the user ID. It is not used to authenticate. It is used to audit the Soap Header Fault.

AuditWsId

The workstation ID that the consumer would like written in the audit as performing the requested service for the Soap Header Fault. It varies, but it could be the same as the user ID.

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

BusCorrelId

The correlation identification as related to business functions and activities.

ConsumerName

The name of the service consumer (business name) for the Soap Header Fault.

ConsumerProd

The name of the product which is consuming the service (business product name) for the Soap Header Fault.

InstEnv

An identification provided by the consumer that defines the environment in which the institution is operating. Canonical values are:

- *Prod*

InstRtId

The identification of the entity of the submitted message. A financial institution entity uses the routing transit or nine-digit number assigned to financial institutions for routing as assigned by the American Bankers Association. Any leading zeros must be provided for a complete routing and transit number. A non-financial institution entity should use a mutually agreed upon identification that must contain at least one non-integer character. The canonical value is *JHA*.

The element is required in all message requests.

jXLogTrackingId

An identification provided by jXchange to be able to trace the request and response of a message from the third-party gateway, internal gateway, and service provider for the Soap Header Fault.

JxVer

Contains the version jXchange is running for the Soap Header Fault.

ValidConsmName

The consumer name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table. The canonical value is: *JHA*.

ValidConsmProd

The consumer product name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table.

WorkflowCorrelId

The correlation identification as related to workflow functions and activities.

jXchangeHdr_CType Deprecation Details

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017–01–01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

EFTCardTrnHistSrchRs_MType

`EFTCardTrnHistSrchRs_MType` is a message `MType` element.

Contains:

- `Custom_CType`
- `EFTCardTrnHistSrchRecArray_AType`
- `SrchMsgRsHdr_CType`

Simple Elements

The following simple elements are contained within this message.

EFTCardNum

The number that is assigned to an EFT card. The card number includes the ISO number.

EFTCardSufxNum

The number that is the suffix to the card number. Can represent the card holder when multiple cards are issued with the same card number.

EndTimeDt

The date and time that designates the ending point for date/time selections.

StartTimeDt

The date and time that designates the starting point for date/time selections.

Custom_CType

`Custom_CType` is a complex `CType` element.

This element is optional.

EFTCardTrnHistSrchRecArray_AType

`EFTCardTrnHistSrchRecArray_AType` is an array `AType` element. This is an array of responses for EFTCard transaction history search.

Contains:

- `EFTCardHistSrchRec_CType`

EFTCardHistSrchRec_CType

EFTCardHistSrchRec_CType is a complex CType element.

Contains:

- EFTDescArray_AType
- Rmk_AType

Simple Elements

The following simple elements are contained within this complex.

AddrVerifCode

The code that describes the address verification for the cardholder when the transaction was accepted.

AddrVerifDesc

The description of the code that describes the address verification for the cardholder when the transaction was accepted.

AddrVerifText

Any textual values provided by the transaction initiator regarding the address verification.

AppTrnGenr

Answers the question: Did the EFT transaction application provider generate a transaction?
Canonical values are:

- *false*
- *true*

ATMTrnSttlType

Answers the question: Was the EFT transaction settled at the time of the initiated transaction? Canonical values are:

- *false*
- *true*

CashDistrType

Answers the question: Was cash distributed/dispensed for the EFT transaction? Canonical values are:

- *false*
- *true*

EFTAtUsATMType

Answers the question: Was the EFT transaction initiated by one of the financial institution's ATM terminals? Canonical values are:

- *false*
- *true*

EFTCardCapType

Answers the question: What process was used to capture the EFT card data? Canonical values are:

- *BarCode*
- *CertMagRead*
- *ChipRead*
- *ElecMer*
- *Keyed*
- *MagRead*
- *OCR*
- *Trak*
- *UnCertChipRead*

EFTCardExpDt

The expiration date given to an EFT card.

EFTCardNum

The number that is assigned to an EFT card. The card number includes the ISO number.

EFTCardSufxNum

The number that is the suffix to the card number. Can represent the card holder when multiple cards are issued with the same card number.

EFTCashTrnRqAmt

The cash transaction amount requested by the card holder.

EFTExcAmt

The amount of the transaction that is not accepted and is considered an exception.

EFTNtwkId

The identification that defines the network for the original acquirer of the transaction.

EFTOnUsTrnType

Answers the question: Was the EFT transaction initiated by the financial institution's account holder? Canonical values are:

- *false*
- *true*

EFTPrvdApprvBalAmt

The balance that was used by the EFT card processor for transaction approval when the application provider was not available.

EFTPrvdApprvTrn

Answers the question: Was the transaction approved by the EFT card processor?

Canonical values are:

- *false*
- *true*

EFTSwchSeqId

The identification given to the transaction by the card switch provider.

EFTSwchTrnDt

The card switch date of the transaction.

EFTSwchTrnTime

The card switch time of the transaction.

EFTTrnActIdType

Describes the type of EFT transaction activity identification. Canonical values are:

- *ForcePost*
- *Rev*
- *Rq*

EFTTrnAmt

The actual amount of the transaction accepted by the provider.

EFTTrnAuthBalAmt

The balance that was used for authorization of the EFT transaction.

EFTTrnCode

The code that defines the type of EFT transaction.

EFTTrnCorrelId

An identification provided by a network to correlate a pre-authorization with the EFT transaction.

EFTTrnDesc

The description of the code that defines the type of EFT transaction.

EFTTrnDt

The date of the transaction.

EFTTrnProcDt

The date the transaction application provider processed the transaction.

EFTTrnProcDt

The date the transaction application provider processed the transaction.

EFTTrnRcptBalAmt

The balance that was printed on the receipt for the EFT transaction.

EFTTrnRqAmt

The transaction amount requested by the card holder.

EFTTrnSeqId

The identification given to the transaction by the provider.

EFTTrnStatDesc

The description of the status of the EFT transaction.

EFTTrnStatRmk

Any additional free-form remarks regarding the status of the EFT transaction.

EFTTrnStat

The status of the EFT transaction.

EFTTrnTime

The time of the transaction.

EFTXferToAcctId

The recipient account identification of an EFT transfer transaction.

EFTXferToAcctType

The numbers or characters that categorize the `EFTXferToAcctId`.

ExcRsnCode

The code that describes the reason for the exception.

ExcRsnDesc

The description of the code that describes the reason for the exception.

MerName

The name of the merchant that processed the POS transaction.

MerPartAuth

Answers the question: Does the POS merchant support/accept partial authorizations?

Canonical values are:

- *false*
- *true*

PreAuthExpDt

The expiration date for the pre-authorized transaction.

PreAuthRemDays

The number of days remaining for the pre-authorized transaction.

RecurTrnType

Identifies a transaction as recurring. Canonical values are:

- *false*
- *true*

SerChgAmt

The amount of service charge assessed to an account.

StdIndustCode

The standard industry code.

StdIndustDesc

The standard industry code description.

SurChgAmt

The amount of the transaction that is part of the charges for the transactional activity.

SwchTrnType

Answers the question: Was the EFT transaction processed through a switch network?

Canonical values are:

- *false*
- *true*

TrnSttlDt

The date a transaction was settled.

TrnSttlTime

The time a transaction was settled.

EFTDescArray_AType

`EFTDescArray_AType` is an array `AType` element.

Contains:

- `EftDescInfo_CType`

EftDescInfo_CType

`EftDescInfo_CType` is a complex `CType` element.

Simple Elements

The following simple elements are contained within this complex.

EftDesc

A free-format description that further defines pertinent information about the transactions.

Often associated with electronic transaction types.

Rmk_AType

Rmk_AType is an array AType element. This is an array of application or user remarks in free form text.

Contains:

- RmkInfo_CType

RmkInfo_CType

RmkInfo_CType is a complex CType element.

Simple Elements

The following simple elements are contained within this complex.

Rmk

Application or user remarks free-form text.

SrchMsgRsHdr_CType

SrchMsgRsHdr_CType is a complex CType element. It searches specific message response headers.

Contains:

- jXchangeHdr_CType
- MsgRecInfoArray_AType

Simple Elements

The following simple elements are contained within this complex.

Cursor

The state information that allows the next call to understand where it left off when returning multiple records and allowing a subsequent call to retrieve more records.

MoreRec

Indicates if there are more records that could be returned. Canonical values are:

- *false*
- *true*

SentRec

The number of records sent in the response.

TotRec

Indicates the total records the request selected, which could be larger than MaxRec.

jXchangeHdr_CType

jXchangeHdr_CType is a complex CType element.

Simple Elements

The following simple elements are contained within this complex.

AuditUsrId

The user ID that the consumer would like written in the audit as performing the requested service. It varies, but it could be the same as the user ID. It is not used to authenticate. It is used to audit the Soap Header Fault.

AuditWsId

The workstation ID that the consumer would like written in the audit as performing the requested service for the Soap Header Fault. It varies, but it could be the same as the user ID.

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

BusCorrelId

The correlation identification as related to business functions and activities.

ConsumerName

The name of the service consumer (business name) for the Soap Header Fault.

ConsumerProd

The name of the product which is consuming the service (business product name) for the Soap Header Fault.

InstEnv

An identification provided by the consumer that defines the environment in which the institution is operating. Canonical values are:

- *Prod*

InstRtId

The identification of the entity of the submitted message. A financial institution entity uses the routing transit or nine-digit number assigned to financial institutions for routing as assigned by the American Bankers Association. Any leading zeros must be provided for a complete routing and transit number. A non-financial institution entity should use a mutually agreed upon identification that must contain at least one non-integer character. The canonical value is *JHA*.

The element is required in all message requests.

jXLogTrackingId

An identification provided by jXchange to be able to trace the request and response of a message from the third-party gateway, internal gateway, and service provider for the Soap Header Fault.

JxVer

Contains the version jXchange is running for the Soap Header Fault.

ValidConsmName

The consumer name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table. The canonical value is: *JHA*.

ValidConsmProd

The consumer product name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table.

WorkflowCorrelId

The correlation identification as related to workflow functions and activities.

jXchangeHdr_CType Deprecation Details

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

MsgRecInfoArray_AType

MsgRecInfoArray_AType is an array AType element. This is an array of messages that can be returned in a response.

Contains:

- MsgRec_CType

MsgRec_CType

MsgRec_CType is a complex CType element.

Simple Elements

The following simple elements are contained within this complex.

ErrCat

The Soap Header Fault error category.

ErrCode

The error code.

ErrDesc

The Soap Header Fault error description.

ErrElem

The Soap Header Fault when an error or fault occurs. This optional element contains the element which is causing the error condition.

ErrElemVal

The Soap Header Fault when an error or fault occurs. This optional element contains the value of the element which is causing the error condition.

ErrLoc

The Soap Header Fault error location. This is typically the program that generated the error condition.

EFT Card User Authentication Inquiry

EFT Card User Authentication Inquiry is a jXchange service designed to allow consumers to inquire on a service provider's authority policies proactively.

Message Flow

In jXchange, the EFT Card User Authentication Inquiry service uses a typical exchange of MType messages to inquire on a service provider's authority policies proactively.

Primary Request

The Third Party Consumer forwards the `EFTCardUsrAuthInqRq_MType` message to the Service Provider. The message contains the following simple elements:

- `EFTCardNum`

Primary Response

The Service Provider returns the `EFTCardUsrAuthInqRs_MType` message to the Third Party Consumer. The message contains an echo of the requested simple elements.

EFTCardUsrAuthInqRq_MType

`EFTCardUsrAuthInqRq_MType` is a message `MType` element.

Contains:

- `Custom_CType`
- `ErrOvrRdInfoArray_AType`
- `MsgRqHdr_CType`

Simple Elements

The following simple elements are contained within this message.

EFTCardNum

The number that is assigned to an EFT card. The card number includes the ISO number.

Custom_CType

`Custom_CType` is a complex `CType` element.

This element is optional.

ErrOvrRdInfoArray_AType

`ErrOvrRdInfoArray_AType` is an array `AType` element. This is an array of overrides for faults.

Contains:

- `ErrOvrRd_CType`

ErrOvrRd_CType

`ErrOvrRd_CType` is a complex `CType` element. This element is used to override errors created in a previous request. This element is optional.

Simple Elements

The following simple elements are contained within this complex.

BusSvcType

The business service type used to convey certain Add and Mod message handling. The canonical value is *NoValidate*.

ErrCode

The error code.

MsgRqHdr_CType

`MsgRqHdr_CType` is a complex `CType` element. This is the default message request header.

Contains:

- `AuthenUsrCred_CType`
- `jXchangeHdr_CType`

Simple Elements

The following simple elements are contained within this complex.

AuthenProdCred

Authentication of the Consumer Product Credentials in the form of a WS Security element that contains a single SAML V2.0 Assertion.

AuthenUsrCred_CType

`AuthenUsrCred_CType` is a complex `CType` element. This element represents authentication of the end-user credentials in the form of a WS **Security** element that contains a single SAML V2.0 Assertion.

Simple Elements

The following simple elements are contained within this complex.

Security

Defines the `wsse:Security` SOAP header element per section 4.

jXchangeHdr_CType

`jXchangeHdr_CType` is a complex `CType` element.

Simple Elements

The following simple elements are contained within this complex.

AuditUsrId

The user ID that the consumer would like written in the audit as performing the requested service. It varies, but it could be the same as the user ID. It is not used to authenticate. It is used to audit the Soap Header Fault.

AuditWsId

The workstation ID that the consumer would like written in the audit as performing the requested service for the Soap Header Fault. It varies, but it could be the same as the user ID.

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017–01–01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

BusCorrelId

The correlation identification as related to business functions and activities.

ConsumerName

The name of the service consumer (business name) for the Soap Header Fault.

ConsumerProd

The name of the product which is consuming the service (business product name) for the Soap Header Fault.

InstEnv

An identification provided by the consumer that defines the environment in which the institution is operating. Canonical values are:

- *Prod*

InstRtId

The identification of the entity of the submitted message. A financial institution entity uses the routing transit or nine-digit number assigned to financial institutions for routing as assigned by the American Bankers Association. Any leading zeros must be provided for a complete routing and transit number. A non-financial institution entity should use a mutually agreed upon identification that must contain at least one non-integer character. The canonical value is *JHA*.

The element is required in all message requests.

jXLogTrackingId

An identification provided by jXchange to be able to trace the request and response of a message from the third-party gateway, internal gateway, and service provider for the Soap Header Fault.

JxVer

Contains the version jXchange is running for the Soap Header Fault.

ValidConsmName

The consumer name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table. The canonical value is: *JHA*.

ValidConsmProd

The consumer product name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table.

WorkflowCorrelId

The correlation identification as related to workflow functions and activities.

jXchangeHdr_CType Deprecation Details

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017–01–01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

EFTCardUsrAuthInqRs_MType

`EFTCardUsrAuthInqRs_MType` is a message `MType` element.

Contains:

- `Custom_CType`
- `EFTCardUsrAuthInqArray_AType`
- `MsgRsHdr_CType`

Simple Elements

The following simple elements are contained within this message.

EFTCardNum

The number that is assigned to an EFT card. The card number includes the ISO number.

Custom_CType

`Custom_CType` is a complex `CType` element.

This element is optional.

EFTCardUsrAuthInqArray_AType

`EFTCardUsrAuthInqArray_AType` is an array `AType` element. This is an array of EFT card users allowable business activities.

Contains:

- `EFTCardUsrAuthInqRec_CType`

EFTCardUsrAuthInqRec_CType

`EFTCardUsrAuthInqRec_CType` is a complex `CType` element.

Simple Elements

The following simple elements are contained within this complex.

EFTCardAllowActType

The allowable EFT card activity based on variables for the card and/or end consumer. The canonical values are:

- *Activate*
- *HotCard*
- *ReOrder*
- *WarmCard*

MsgRsHdr_CType

`MsgRsHdr_CType` is a complex `CType` element. This is the default message response header.

Contains:

- `jXchangeHdr_CType`
- `MsgRecInfoArray_AType`

jXchangeHdr_CType

`jXchangeHdr_CType` is a complex `CType` element.

Simple Elements

The following simple elements are contained within this complex.

AuditUsrId

The user ID that the consumer would like written in the audit as performing the requested service. It varies, but it could be the same as the user ID. It is not used to authenticate. It is used to audit the Soap Header Fault.

AuditWsId

The workstation ID that the consumer would like written in the audit as performing the requested service for the Soap Header Fault. It varies, but it could be the same as the user ID.

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017–01–01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

BusCorrelId

The correlation identification as related to business functions and activities.

ConsumerName

The name of the service consumer (business name) for the Soap Header Fault.

ConsumerProd

The name of the product which is consuming the service (business product name) for the Soap Header Fault.

InstEnv

An identification provided by the consumer that defines the environment in which the institution is operating. Canonical values are:

- *Prod*

InstRtId

The identification of the entity of the submitted message. A financial institution entity uses the routing transit or nine-digit number assigned to financial institutions for routing as assigned by the American Bankers Association. Any leading zeros must be provided for a complete routing and transit number. A non-financial institution entity should use a mutually agreed upon identification that must contain at least one non-integer character. The canonical value is *JHA*.

The element is required in all message requests.

jXLogTrackingId

An identification provided by jXchange to be able to trace the request and response of a message from the third-party gateway, internal gateway, and service provider for the Soap Header Fault.

JxVer

Contains the version jXchange is running for the Soap Header Fault.

ValidConsmName

The consumer name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table. The canonical value is: *JHA*.

ValidConsmProd

The consumer product name that can be validated by enterprise governance. The canonical values are managed in a consumer/product enterprise table.

WorkflowCorrelId

The correlation identification as related to workflow functions and activities.

jXchangeHdr_CType Deprecation Details

AuthenUsrId

The user ID which the consumer would like the service provider to authenticate with for the Soap Header Fault. It is a user ID that the provider understands.

This element deprecates in accordance with XSD contract tenets. Effective date: 2017-01-01. The new complex element for user authentication credentials was added to both the Search Message Request Header `SrchMsgRqHdr_CType` and the Message Request Header `MsgRqHdr_CType`. **AuthenUsrId** is ignored by the service providers when the authentication user credentials `AuthenUsrCred_CType` package is delivered. The expectation is that the password credentials and the user name token are provided in the authentication user credential complex element in accordance with the standards established by WS-Security.

MsgRecInfoArray_AType

`MsgRecInfoArray_AType` is an array `AType` element. This is an array of messages that can be returned in a response.

Contains:

- `MsgRec_CType`

MsgRec_CType

MsgRec_CType is a complex CType element.

Simple Elements

The following simple elements are contained within this complex.

ErrCat

The Soap Header Fault error category.

ErrCode

The error code.

ErrDesc

The Soap Header Fault error description.

ErrElem

The Soap Header Fault when an error or fault occurs. This optional element contains the element which is causing the error condition.

ErrElemVal

The Soap Header Fault when an error or fault occurs. This optional element contains the value of the element which is causing the error condition.

ErrLoc

The Soap Header Fault error location. This is typically the program that generated the error condition.