



مصرف الإمارات العربية المتحدة المركزي  
CENTRAL BANK OF THE U.A.E.

Notice No. : 109/2018  
Date : 10/05/2018

إشعار رقم : 2018/109  
التاريخ : 2018/05/ 10

To : All Banks in the UAE  
Subject : Transactions Data on plastic cards

إلى : كافة البنوك العاملة بالدولة  
الموضوع : بيانات المعاملات بواسطة البطاقات البلاستيكية

After greetings,

بعد التحية،

The Central Bank of the UAE has the mandate of preparing and publishing the statistics of the balance of payments (BoP) and international investment position (IIP) for the UAE in line with the international standards.

يضطلع مصرف الإمارات العربية المتحدة المركزي بمهام إعداد ونشر الإحصاءات المتعلقة بميزان المدفوعات ومركز الاستثمار الدولي لدولة الإمارات العربية المتحدة على نحو يتوافق مع المعايير الدولية.

To assist the Central Bank of the UAE in the compilation of the balance of payments and enhance the quality, especially of the travel services, all transactions of plastic cards (credit and debit cards) need to be reported on a transaction-by-transaction basis.

لمساعدة مصرف الإمارات العربية المتحدة المركزي في إعداد ميزان المدفوعات وتحسين جودة العمل، وخصوصاً ما يتعلق بخدمات السفر، يجب إبلاغنا بجميع المعاملات التي تتم عن طريق البطاقات البلاستيكية (بطاقات الائتمان والدفع) وذلك لكل معاملة على حدة.

Specifically, all issuers and all acquirers need to report the data of all transactions conducted by plastic cards at:

ويجب على وجه التحديد أن تقوم جميع الجهات المصدرة والمشتريّة بإبلاغنا ببيانات جميع المعاملات التي تتم بواسطة البطاقات البلاستيكية في كل من:

a. ATM/CDM/KIOSKs

أ. أجهزة الصراف الآلي / أجهزة الإيداع الآلي / الأكشاك

- I. where the transaction is for the customer of the bank owning the terminal
- II. and/or the transaction is not routed to the issuer via the UAESWITCH to the issuer for authorization

1. عندما تكون المعاملات لصالح عميل من عملاء البنك الذي يملك محطة الدفع.
2. و/أو عندما لا يتم تحويل المعاملة إلى الجهة المصدرة عبر مقسم الإمارات الإلكتروني إلى الجهة المصدرة للحصول على إذن.

يتبع/002



## مصرف الإمارات العربية المتحدة المركزي CENTRAL BANK OF THE U.A.E.

### ب. محطات نقاط البيع

### ب. POS terminals

- I. Where the transaction is for the customer of the bank owning the terminal.
  - II. and/or the transaction is routed to the issuer via the schemes to the issuer for authorization.
1. عندما تكون المعاملات لصالح عميل من عملاء البنك الذي يملك محطة الدفع.
  2. و/أو عندما يتم تحويل المعاملة إلى الجهة المصدرة عبر الأنظمة إلى الجهة المصدرة للحصول على إذن.

The files of NON-UAE SWITCH and POS transactions need to be uploaded on a daily basis even if there are no transactions to report; otherwise a penalty has to be applied for non-compliance.

يجب القيام بتحميل ملفات المعاملات التي لا تتم عبر مقسم الإمارات الإلكتروني، ومعاملات محطات نقاط البيع، على أساس يومي حتى في حال لم تكن هناك معاملات يتم الإبلاغ عنها، وإلا يتم فرض غرامة لعدم الامتثال.

The technical details of the variables and the format of each file for cases (a) and (b) above are enclosed.

مرفق طيه التفاصيل المتعلقة بالمتغيرات وبصيغة كل ملف للحالات المذكورة في البندين (أ) و (ب) أعلاه

The launching of the mandatory reporting will commence effective the **1 September 2018**. There will be a grace period until the **31 December 2018** to accommodate non-compliance with this requirement. The requirements will be enforced effective the **1<sup>st</sup> of January 2019** onwards.

سيتم إطلاق عملية الإبلاغ الإلزامي وبدء العمل على تنفيذها اعتباراً من **1 سبتمبر 2018**. وستكون هناك مهلة لغاية **31 ديسمبر 2018** لتعديل حالات عدم الامتثال لمتطلبات هذا الشرط. بينما يبدأ العمل في تنفيذ الشروط اعتباراً من **1 يناير 2019**.

The Central bank will conduct a training workshop to answer any related questions prior the commencement of the data collection. The workshop will be held at the Central Bank headquarters in Abu Dhabi, 7<sup>th</sup> floor, on **May the 28<sup>h</sup> at 11am**.

سيقوم المصرف المركزي بتنظيم ورشة تدريبية للإجابة على أي أسئلة تتعلق بهذا الأمر قبل البدء في جمع البيانات. وسيتم عقد الورشة في مقر المصرف المركزي في أبوظبي، في الطابق السابع، بتاريخ **28 مايو الساعة 11 صباحاً**.

Yours faithfully,

وتفضلوا بقبول فائق الاحترام،

مساعد المحافظ لشؤون الرقابة على البنوك  
Assistant Governor for Banking Supervision



# **Central Bank of The United Arab Emirates**

## **UAE FUNDS TRANSFER SYSTEM**

### **POS Transaction Details Upload**

Document Code - UAEFTS-AUX805 - Version 2017-001

Published: 15<sup>th</sup> June 2017



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# UAE Funds Transfer System (UAEFTS) POS Transactions Details Upload

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## 2. Document Overview



The document discusses the technical & process details for the POS Transaction Details Upload that is slated for implementation in 3Q 2017.

The data requested is for all transactions conducted by customers at POS TERMINALS where the transaction is for the customer of the bank owning the terminal and/or the transaction is routed to the issuer via the schemes to the issuer for authorization.



### 3. POS Transaction Details

#### 3.1. General Note

- ✚ The sequence of the records in the file must be in the same order as indicated in the pictorial left to right.
- ✚  → Indicates an information record. Each file may contain 0 or more information records.
- ✚  → Indicates a mandatory control record.

#### 3.2. General note on files

- ✚ Duplicate file names are not allowed.
- ✚ All file contents will be ASCII.
- ✚ Record formats will be “COMMA SEPARATED VALUES” (CSV) for CBUAE format.
- ✚ Each record must be terminated by a CRLF (Carriage-Return & Line-Feed) for CBUAE format.
- ✚ Files that do not comply with the formatting standards as will be published will be rejected in its entirety.

#### 3.3. General note on Data

- ✚ As the CB format is “COMMA SEPARATED VALUES” (CSV) the same cannot be part of any of the data fields as it will be construed as field separator.
- ✚ Amounts in CB Format need to be propagated with a decimal point as applicable for the currency if the value includes the minor units as well.
  - AED One Thousand Three Hundred Twenty Two can be propagated as 1322 or 1322.00
  - AED One Thousand Three Hundred Twenty Two and 30 Fils must be propagated as 1322.30



## UAE Funds Transfer System (UAEFTS) POS Transactions Details Upload

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### 3.4. POS POS Transaction Details

The POS POS transaction details file to be provided to UAEFTS for processing will have two types of records as below:

- ZERO or MORE Detail Record
- ONE Control Record

### 3.5. File Naming Convention

Prefix	ECPOS000SSSSSSYYMMDDHHMMSS
Extension	.POS

Identifier	Description
ECPOS	Fixed String
000	3 digit code of the Originator of the Message
SSSSSS	Any internal reference from the bank. But it has to be a fixed length of 6 bytes
YYMMDD	Date
HHMMSS	Time

### 3.6. FTS File ID for POS File

The file id is a unique identifier generated and affixed to the file name to enable tracking and/or reporting needs.

The UAEFTS File ID is made up of 3 parts as depicted below:

01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16
P	O	S	Y	Y	M	M	D	D	S	S	S	S	S	S	S
POS			Fixed String												
YYMMDD			Message Processing Date												
SSSSSSS			Message Sequence Number unique to the message type Valid range is 0000001 through 9999999 and if required AAAAAAA through ZZZZZZZ for every message type.												





## UAE Funds Transfer System (UAEFTS) POS Transactions Details Upload

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### 3.7. ACK files for POS Files

Prefix	ECPOS000SSSSSSSYMMDDHHMMSSPOSYYMDDSSSSSS S
Extension	.ACK

### 3.8. NAK file for POS Files

Prefix	ECPOS000SSSSSSSYMMDDHHMMSSPOSYYMDDSSSSSS S
Extension	.NAK

### 3.9. POS - Detail Record Format

Field Label	Max Size	Type	Mandated contents / Remarks
Card Number [CRDNUM]	19	N	Series of digits used to identify a customer card number
Acquirer Institution ID [ACQID]	11	AN	Acquirer Identification Code is a unique identifier for the institution which Initiates the transaction
Issuer Institution ID [ISSID]	11	AN	Issuer Identification Code is a unique identifier for the institution which Initiates the transaction
Transaction Code [TRNCD]	2	AN	The type of transaction initiated - 00 for Purchase, 20 for Refund, 31 for Balance Enquiry
Transaction Identifier [TRNID]	4	AN	POS Financial Message (0200), POS Pre-Auth Completion Message (0220), POS Pre-Auth Message (0100), Reversal Message (0420)
Transaction Date	10	AN	Transaction Date





# UAE Funds Transfer System (UAEFTS) POS Transactions Details Upload

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Field Label	Max Size	Type	Mandated contents / Remarks
[TRNDT]			
Transaction Time [TRNTME]	20	AN	Transaction Time
Transaction Currency Code [CCY]	3	AN	Code that indicates the local currency of the acquirer or source location of the transaction.
Transaction Amount [AMNT]	12	N	Amount of funds requested by the cardholder
Card Acceptor Terminal_ID [TRMID]	16	AN	Unique code identifying the terminals at the acquirer location
System Trace Number [STAN]	6	AN	Unique identifier assigned to the transaction by the message sender.
Response Code [RC]	2	AN	Indicates the action taken or to be taken and the reason for taking this action.
POS Entry Mode [POSMOD]	3	AN	Method by which the primary account number was entered into the system. Refer Section 4.2
POS Condition Code [POSCOD]	2	AN	Identification of the condition under which the transaction took place at the point of service.
Merchant Category Code [MCC]	4	N	Contains the classification of the merchant's type of business product or service.
Merchant Terminal ID [MID]	4	N	Terminal Identifier
Merchant Terminal Country Code [MCTY]	3	AN	Merchant Terminal Country Code
Future Use			Leave Blank



# UAE Funds Transfer System (UAEFTS) POS Transactions Details Upload

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Field Label	Max Size	Type	Mandated contents / Remarks
Future Use			Leave Blank
Future Use			Leave Blank
Future Use			Leave Blank
Future Use			Leave Blank
Future Use			Leave Blank
Future Use			Leave Blank
Future Use			Leave Blank
Future Use			Leave Blank
Future Use			Leave Blank
Future Use			Leave Blank
Future Use			Leave Blank
Default Code	16	A	Use "NONUAESWITCHDATA"

## 3.10. POS - Control Record Format

Field Label	Max Size	Type	Mandated contents / Remarks
Entity Id	3	N	The CBUAE assigned entity id for the BANK.
Future Use			Leave Blank
Future Use			Leave Blank
Future Use			Leave Blank
Future Use			Leave Blank
Future Use			Leave Blank
Future Use			Leave Blank
Future Use			Leave Blank





### 3.11. File Delivery to UAEFTS

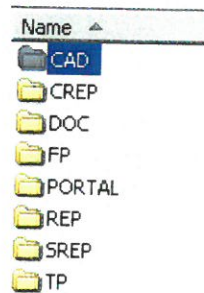
The POS file can be delivered to UAEFTS for processing by

- Using the UPLOAD function in the UAEFTS-TEP Portal
- Using SFTP to transfer the POS file in <CAD> folder.

### 3.12. File Processing and Acknowledgment

POS files will be processed as and when received and UAEFTS will provide either a (ACK) or (NAK).

The ACK/NAK related to POS files will be placed in a separate <<CAD>> folder under the root folder for the entity.



#### 3.12.1. ACK File Format

Generated by UAEFTS, for every file uploaded by the originating participant, that is considered worthy of further processing.



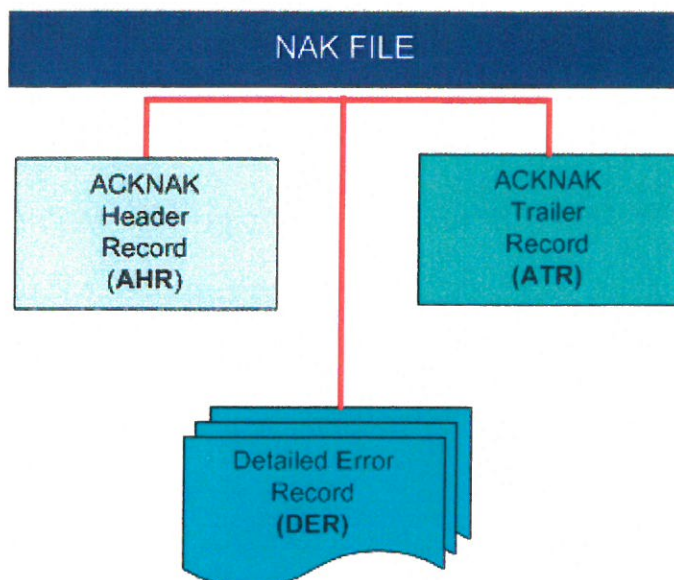




## UAE Funds Transfer System (UAEFTS) POS Transactions Details Upload

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### 3.12.2. NAK File Format



Generated by UAEFTS, for every file uploaded by the originating participant, that is considered unworthy of further processing. The availability of a NAK file for a message uploaded by the sender only implies that the file will be not be processed any further.

- a) implies that the file will not be processed any further if the MESSAGE STATUS is → REJECTED (OR)
- b) shall imply that the file has been partially (at least ONE record) accepted for processing if the MESSAGE STATUS is → ACCPWEXP

### 3.12.3. Acknowledgement Header Record (AHR)

ID	Field Label	Max Size	Type	Use	Mandated contents / Remarks
01	Record Type	3	A	G	Will be AHR
02	Accepted/Rejected	8	A	G	Will be "ACCEPTED" or "ACCPWEXP" or "REJECTED"
03	Processed File Name	35	AN	G	The processed file name





# UAE Funds Transfer System (UAEFTS) POS Transactions Details Upload

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04	POS File Id	16	AN	G	The Unique Message ID
----	-------------	----	----	---	-----------------------

## 3.12.1. Detailed Error Record (DER)

Valid only if the AHR Field 2 is "ACCPWEXP" OR "REJECTED"

ID	Field Label	Max Size	Type	Use	Mandated contents / Remarks
01	Record Type	3	A	G	Must be DER
02	Line Number	10	N	G	Indicates the line number in the original file that was processed
03	Error Number	5	AN	G	Indicates the error code
04	Error Description	200	AN	G	A short description of the error code with the column number prefixed.

## 3.12.1. Acknowledgement Trailer Record (ATR)

ID	Field Label	Max Size	Type	Use	Mandated contents / Remarks
01	Record Type	3	A	G	Must be ATR
02	Accepted/Rejected	8	A	G	Will be "ACCEPTED" or "ACCPWEXP" or "REJECTED"
03	Number of Lines	10	N	G	Indicates the number of lines in the file including this trailer record.



## UAE Funds Transfer System (UAEFTS) POS Transactions Details Upload

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### **3.13. Participant Obligations**

At least ONE POS file must be uploaded on a daily basis. If there is nothing to be updated to CBUAE, then an POS file with only the CONTROL record must be uploaded for processing.

### **3.14. Non-compliance and Associated Penalty**

Failure to report as per the implementation plan that will be communicated to all the financial institutions will attract a NCF of AED 1,000/- for every month (or) single business day that the participant has not uploaded a POS file [A POS file with no detail records but with only a control record is considered as ONE file uploaded by the participant.]. Please note that the file should be accepted and processed. If the full file is REJECTED, then CBUAE will deem that file to have been not uploaded.



## UAE Funds Transfer System (UAEFTS) POS Transactions Details Upload

Document Code: UAEFTS-AUX805

### 4. List of Value

#### 4.1. TRNCD

TRNCD	Description
00	Authorization (Goods and Services)
01	Cash (POS)
02	Debit Adjustment
20	Refund
30	Available funds inquiry
31	Balance inquiry
50	Payment from account
53	Payment to account

#### 4.2. POSMOD

Mode	Description
00	Unknown
01	Manual
02	Magnetic stripe
03	Bar code
04	OCR
05	Integrated circuit card (ICC). CVV can be checked.
07	Auto entry via contactless magnetic stripe.
90	Magnetic stripe as read from track 2. CVV can be checked.
91	Auto entry via contactless magnetic stripe
95	Integrated circuit card (ICC). CVV may not be checked.
99	Same as original transaction.

#### 4.3. RC

Code	Meaning
00	Successful approval/completion or that V.I.P. PIN verification is valid





## UAE Funds Transfer System (UAEFTS) POS Transactions Details Upload

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01	Refer to card issuer
02	Refer to card issuer, special condition
03	Invalid merchant or service provider
04	Pickup card
05	Do not honor
06	Error
07	Pickup card, special condition (other than lost/stolen card)
10	Partial Approval
51	V.I.P. approval
12	Invalid transaction
13	Invalid amount (currency conversion field overflow)
14	Invalid account number (no such number)
15	No such issuer
17	Customer cancellation
19	Re-enter transaction
20	Invalid response
21	No action taken (unable to back out prior transaction)
22	Suspected Malfunction
25	Unable to locate record in file, or account number is missing from the inquiry
28	File is temporarily unavailable
30	Format Error
41	Pickup card (lost card)
43	Pickup card (stolen card)
51	Insufficient funds
52	No checking account
53	No savings account
54	Expired card
55	Incorrect PIN
57	Transaction not permitted to cardholder
58	Transaction not allowed at terminal



# UAE Funds Transfer System (UAEFTS) POS Transactions Details Upload

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59	Suspected fraud
61	Activity amount limit exceeded
62	Restricted card (for example, in Country Exclusion table)
63	Security violation
65	Activity count limit exceeded
68	Response received too late
75	Allowable number of PIN-entry tries exceeded
76	Unable to locate previous message (no match on Retrieval Reference number)
77	Previous message located for a repeat or reversal, but repeat or reversal data are inconsistent with original message
78	'Blocked, first used'—The transaction is from a new cardholder, and the card has not been properly unblocked.
80	Visa transactions: credit issuer unavailable. Private label and check acceptance: Invalid date
81	PIN cryptographic error found (error found by VIC security module during PIN decryption)
82	Negative CAM, dCVV, iCVV, or CVV results
83	Unable to verify PIN
85	No reason to decline a request for account number verification, address verification, CVV2 verification, or a credit voucher or merchandise return
91	Issuer unavailable or switch inoperative (STIP not applicable or available for this transaction)
92	Destination cannot be found for routing
93	Transaction cannot be completed, violation of law
94	Duplicate Transmission
95	Reconcile error
96	System malfunction, System malfunction or certain field error conditions
B1	Surcharge amount not permitted on Visa cards (U.S. acquirers only)
N0	Force STIP
N3	Cash service not available
N4	Cashback request exceeds issuer limit
N7	Decline for CVV2 failure
P2	Invalid biller information





**UAE Funds Transfer System (UAEFTS)  
POS Transactions Details Upload**

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P5	PIN Change/Unblock request declined
P6	Unsafe PIN
Q1	Card Authentication failed
R0	Stop Payment Order
R1	Revocation of Authorization Order
R3	Revocation of All Authorizations Order
XA	Forward to issuer
XD	Forward to issuer
Z3	Unable to go online

## 5. Implementation Plan

The tentative implementation plan is as below:

Task	Description	Latest By Date
01	Draft Version of Specification	23/04/2017
02	Final Version of Specification	15/06/2017
03	Testing Commences	02/07/2017
04	Testing Finishes	31/08/2017
05	Back Log Data in one or more files from 01/01/2010 to 30/09/2017	31/10/2017
06	Back Log Data for up until 31/12/2017	01/01/2018
07	Live Data Propagation on Daily Basis	01/01/2018





# UAE Funds Transfer System (UAEFTS) POS Transactions Details Upload

Document Code: UAEFTS-AUX805

Field Label	Max Size	Type	Mandated contents / Remarks
Future Use			Leave Blank
Future Use			Leave Blank
Future Use			Leave Blank
Future Use			Leave Blank
Future Use			Leave Blank
Future Use			Leave Blank
Future Use			Leave Blank
Future Use			Leave Blank
Future Use			Leave Blank
Future Use			Leave Blank
Future Use			Leave Blank
Future Use			Leave Blank
Future Use			Leave Blank
Future Use			Leave Blank
Future Use			Leave Blank
Future Use			Leave Blank
Future Use			Leave Blank
Future Use			Leave Blank
Future Use			Leave Blank
Record Count	15	N	The count of records in the file.
Default Code	16	A	Use "NONUAESWITCHDATA"







# **Central Bank of The United Arab Emirates**

## **UAE FUNDS TRANSFER SYSTEM**

### **NON-UAESWITCH Transaction Details Upload**

Document Code - UAEFTS-AUX804 - Version 2017-001

Published: 15<sup>th</sup> June 2017



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**UAE Funds Transfer System (UAEFTS)**  
**NON-UAESWITCH Transactions Details Upload**  
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## 2. Document Overview

The document discusses the technical & process details for the NON-UAESWITCH Transaction Details Upload that is slated for implementation in 3Q 2017.

The data requested is for all transactions conducted by customers at ATM/CDM/KIOSK where the transaction is for the customer of the bank owning the terminal and/or the transaction is not routed to the issuer via the UAESWITCH to the issuer for authorization.








## UAE Funds Transfer System (UAEFTS) NON-UAESWITCH Transactions Details Upload






Document Code: UAEFTS-AUX804

### 3. NON-UAESWITCH ATM Transaction Details



#### 3.1. General Note

-  The sequence of the records in the file must be in the same order as indicated in the pictorial left to right.
-   → Indicates an information record. Each file may contain 0 or more information records.
-   → Indicates a mandatory control record.

#### 3.2. General note on files

-  Duplicate file names are not allowed.
-  All file contents will be ASCII.
-  Record formats will be “COMMA SEPARATED VALUES” (CSV) for CBUAE format.
-  Each record must be terminated by a CRLF (Carriage-Return & Line-Feed) for CBUAE format.
-  Files that do not comply with the formatting standards as will be published will be rejected in its entirety.

#### 3.3. General note on Data

-  As the CB format is “COMMA SEPARATED VALUES” (CSV) the same cannot be part of any of the data fields as it will be construed as field separator.
-  Amounts in CB Format need to be propagated with a decimal point as applicable for the currency if the value includes the minor units as well.
  - AED One Thousand Three Hundred Twenty Two can be propagated as 1322 or 1322.00
  - AED One Thousand Three Hundred Twenty Two and 30 Fils must be propagated as 1322.30





## UAE Funds Transfer System (UAEFTS) NON-UAESWITCH Transactions Details Upload

Document Code: UAEFTS-AUX804

### 3.4. NON-UAESWITCH ATM Transaction Details

The NON-UAESWITCH ATM transaction details file to be provided to UAEFTS for processing will have two types of records as below:

- ZERO or MORE Detail Record
- ONE Control Record

### 3.5. File Naming Convention

Prefix	ECATM <del>000</del> SSSSSSYYMMDDHHMMSS
Extension	.ATM

Identifier	Description
ECATM	Fixed String
<del>000</del>	3 digit code of the Originator of the Message
SSSSSS	Any internal reference from the bank. But it has to be a fixed length of 6 bytes
YYMMDD	Date
HHMMSS	Time

### 3.6. FTS File ID for ATM File

The file id is a unique identifier generated and affixed to the file name to enable tracking and/or reporting needs.

The UAEFTS File ID is made up of 3 parts as depicted below:

01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16
A	T	M	Y	Y	M	M	D	D	S	S	S	S	S	S	S
ATM			Fixed String												
YYMMDD			Message Processing Date												
SSSSSSSS			Message Sequence Number unique to the message type Valid range is 0000001 through 9999999 and if required AAAAAAA through ZZZZZZZ for every message type.												



## UAE Funds Transfer System (UAEFTS) NON-UAESWITCH Transactions Details Upload

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### 3.7. ACK files for ATM Files

Prefix	ECATMOOOSSSSSSYYMDDHHMMSSATMYMDDSSSSSS
Extension	.ACK

### 3.8. NAK file for ATM Files

Prefix	ECATMOOOSSSSSSYYMDDHHMMSSATMYMDDSSSSSS
Extension	.NAK

### 3.9. NON-UAESWITCH - Detail Record Format

Field Label	Max Size	Type	Mandated contents / Remarks
Card Number [CRDNUM]	19	N	Series of digits used to identify a customer card number
Acquirer Institution ID [ACQID]	11	AN	Acquirer Identification Code is a unique identifier for the institution which Initiates the transaction
Issuer Institution ID [ISSID]	11	AN	Issuer Identification Code is a unique identifier for the institution which Approves the transaction.
Transaction Code [TRNCD]	5	AN	The type of transaction initiated - 31 for Balance Enquiry, 01 for Cash Withdrawals/Reversals, and others as applicable for the ATM owning BANK Refer Section 4.1
Transaction	4	AN	Financial Message (0200), Reversal Message





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Field Label	Max Size	Type	Mandated contents / Remarks
Identifier [TRNID]			(0400)
Transaction Date [TRNDT]	10	AN	Transaction Date
Transaction Time [TRNTME]	20	AN	Transaction Time
Transaction Currency Code [CCY]	5	AN	EXAMPLE : 784 for UAE Dirhams
Transaction Amount [AMNT]	22	AN	Amount of transaction initiated
Terminal_ID [TRMID]	10	AN	Unique Identifier for ATM Terminal
System Trace Number [STAN]	6	AN	Unique Number generated by Acquirer to identify a transaction.
Response Code [RC]	4	AN	Response Code sent by the Issuer. Refer Section 4.3
POS Entry Mode [POSMOD]	5	AN	Refer Section4.2
Acquirer Terminal Country Code [TRMCTY]	3	AN	Acquiring Terminal Country Code.
Future Use			Leave Blank
Future Use			Leave Blank
Future Use			Leave Blank



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Field Label	Max Size	Type	Mandated contents / Remarks
Future Use			Leave Blank
Future Use			Leave Blank
Future Use			Leave Blank
Future Use			Leave Blank
Future Use			Leave Blank
Future Use			Leave Blank
Future Use			Leave Blank
Future Use			Leave Blank
Future Use			Leave Blank
Future Use			Leave Blank
Future Use			Leave Blank
Future Use			Leave Blank
Default Code	16	A	Use "NONUAESWITCHDATA"

**3.10. NON-UAESWITCH - Control Record Format**

Field Label	Max Size	Type	Mandated contents / Remarks
Entity Id	3	N	The CBUAE assigned entity id for the BANK.
Future Use			Leave Blank
Future Use			Leave Blank
Future Use			Leave Blank
Future Use			Leave Blank
Future Use			Leave Blank
Future Use			Leave Blank



Proprietary & Confidential



### 3.11. File Delivery to UAEFTS

The ATM file can be delivered to UAEFTS for processing by

- Using the UPLOAD function in the UAEFTS-TEP Portal
- Using SFTP to transfer the NON-UAESWITCH file in <CAD> folder.

### 3.12. File Processing and Acknowledgment

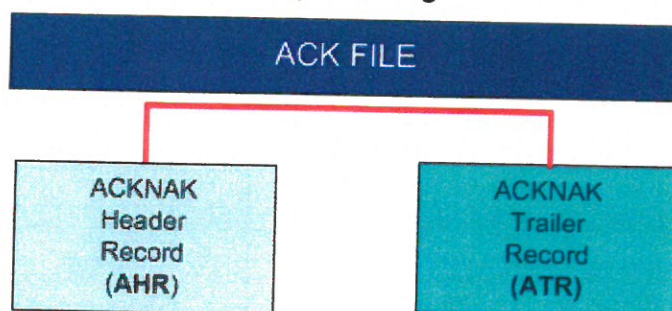
NON-UAESWITCH files will be processed as and when received and UAEFTS will provide either a (ACK) or (NAK).

The ACK/NAK related to NON-UAESWITCH files will be placed in a separate <<CAD>> folder under the root folder for the entity.



#### 3.12.1. ACK File Format

Generated by UAEFTS, for every file uploaded by the originating participant, that is considered worthy of further processing.

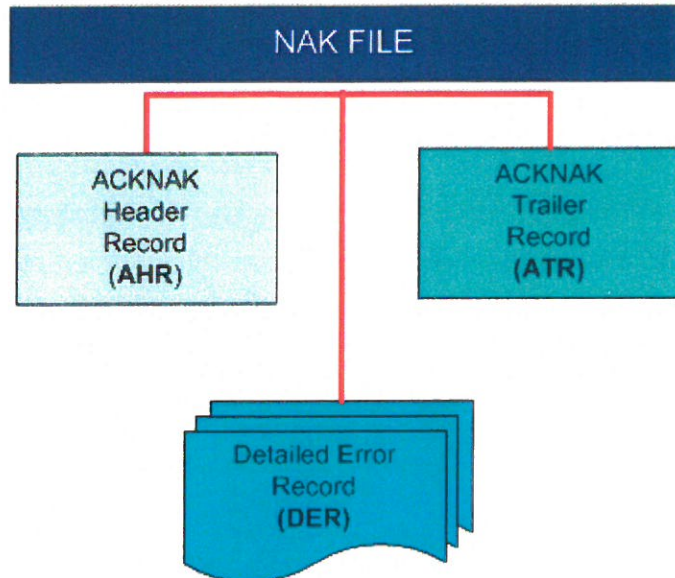




## UAE Funds Transfer System (UAEFTS) NON-UAESWITCH Transactions Details Upload

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### 3.12.2. NAK File Format



Generated by UAEFTS, for every file uploaded by the originating participant, that is considered unworthy of further processing. The availability of a NAK file for a message uploaded by the sender only implies that the file will be not be processed any further.

- a) implies that the file will not be processed any further if the MESSAGE STATUS is → REJECTED (OR)
- b) shall imply that the file has been partially (at least ONE record) accepted for processing if the MESSAGE STATUS is → ACCPWEXP

### 3.12.3. Acknowledgement Header Record (AHR)

ID	Field Label	Max Size	Type	Use	Mandated contents / Remarks
01	Record Type	3	A	G	Will be AHR
02	Accepted/Rejected	8	A	G	Will be "ACCEPTED" or "ACCPWEXP" or "REJECTED"
03	Processed File Name	35	AN	G	The processed file name





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04	ATM File Id	16	AN	G	The Unique Message ID
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### 3.12.1. Detailed Error Record (DER)

Valid only if the AHR Field 2 is "ACCPWEXP" OR "REJECTED"

ID	Field Label	Max Size	Type	Use	Mandated contents / Remarks
01	Record Type	3	A	G	Must be DER
02	Line Number	10	N	G	Indicates the line number in the original file that was processed
03	Error Number	5	AN	G	Indicates the error code
04	Error Description	200	AN	G	A short description of the error code with the column number prefixed.

### 3.12.1. Acknowledgement Trailer Record (ATR)

ID	Field Label	Max Size	Type	Use	Mandated contents / Remarks
01	Record Type	3	A	G	Must be ATR
02	Accepted/Rejected	8	A	G	Will be "ACCEPTED" or "ACCPWEXP" or "REJECTED"
03	Number of Lines	10	N	G	Indicates the number of lines in the file including this trailer record.





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**3.13. Participant Obligations**

At least ONE NON-UAESWITCH file must be uploaded on a daily basis. If there is nothing to be updated to CBUAE, then an NON-UAESWITCH file with only the CONTROL record must be uploaded for processing.

**3.14. Non-compliance and Associated Penalty**

Failure to report as per the implementation plan that will be communicated to all the financial institutions will attract a NCF of AED 1,000/- for every month (or) single business day that the participant has not uploaded a NON-UAESWITCH file [A NON-UAESWITCH file with no detail records but with only a control record is considered as ONE file uploaded by the participant.]. Please note that the file should be accepted and processed. If the full file is REJECTED, then CBUAE will deem that file to have been not uploaded.



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### 4. List of Value

#### 4.1. TRNCD

TRNCD	Description
00	Authorization (Goods and Services)
01	Cash (ATM)
02	Debit Adjustment
20	Refund
30	Available funds inquiry
31	Balance inquiry
50	Payment from account
53	Payment to account

#### 4.2. POSMOD

Mode	Description
00	Unknown
01	Manual
02	Magnetic stripe
03	Bar code
04	OCR
05	Integrated circuit card (ICC). CVV can be checked.
07	Auto entry via contactless magnetic stripe.
90	Magnetic stripe as read from track 2. CVV can be checked.
91	Auto entry via contactless magnetic stripe
95	Integrated circuit card (ICC). CVV may not be checked.
99	Same as original transaction.

#### 4.3. RC

Code	Meaning
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00	Successful approval/completion or that V.I.P. PIN verification is valid
01	Refer to card issuer
02	Refer to card issuer, special condition
03	Invalid merchant or service provider
04	Pickup card
05	Do not honor
06	Error
07	Pickup card, special condition (other than lost/stolen card)
10	Partial Approval
51	V.I.P. approval
12	Invalid transaction
13	Invalid amount (currency conversion field overflow)
14	Invalid account number (no such number)
15	No such issuer
17	Customer cancellation
19	Re-enter transaction
20	Invalid response
21	No action taken (unable to back out prior transaction)
22	Suspected Malfunction
25	Unable to locate record in file, or account number is missing from the inquiry
28	File is temporarily unavailable
30	Format Error
41	Pickup card (lost card)
43	Pickup card (stolen card)
51	Insufficient funds
52	No checking account
53	No savings account
54	Expired card
55	Incorrect PIN
57	Transaction not permitted to cardholder





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58	Transaction not allowed at terminal
59	Suspected fraud
61	Activity amount limit exceeded
62	Restricted card (for example, in Country Exclusion table)
63	Security violation
65	Activity count limit exceeded
68	Response received too late
75	Allowable number of PIN-entry tries exceeded
76	Unable to locate previous message (no match on Retrieval Reference number)
77	Previous message located for a repeat or reversal, but repeat or reversal data are inconsistent with original message
78	'Blocked, first used'—The transaction is from a new cardholder, and the card has not been properly unblocked.
80	Visa transactions: credit issuer unavailable. Private label and check acceptance: Invalid date
81	PIN cryptographic error found (error found by VIC security module during PIN decryption)
82	Negative CAM, dCVV, iCVV, or CVV results
83	Unable to verify PIN
85	No reason to decline a request for account number verification, address verification, CVV2 verification, or a credit voucher or merchandise return
91	Issuer unavailable or switch inoperative (STIP not applicable or available for this transaction)
92	Destination cannot be found for routing
93	Transaction cannot be completed, violation of law
94	Duplicate Transmission
95	Reconcile error
96	System malfunction, System malfunction or certain field error conditions
B1	Surcharge amount not permitted on Visa cards (U.S. acquirers only)
N0	Force STIP
N3	Cash service not available
N4	Cashback request exceeds issuer limit
N7	Decline for CVV2 failure





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P2	Invalid biller information
P5	PIN Change/Unblock request declined
P6	Unsafe PIN
Q1	Card Authentication failed
R0	Stop Payment Order
R1	Revocation of Authorization Order
R3	Revocation of All Authorizations Order
XA	Forward to issuer
XD	Forward to issuer
Z3	Unable to go online



## 5. Implementation Plan

The tentative implementation plan is as below:

Task	Description	Latest By Date
01	Draft Version of Specification	23/04/2017
02	Final Version of Specification	15/06/2017
03	Testing Commences	02/07/2017
04	Testing Finishes	31/08/2017
05	Back Log Data in one or more files from 01/01/2010 to 30/09/2017	31/10/2017
06	Back Log Data for up until 31/12/2017	01/01/2018
07	Live Data Propagation on Daily Basis	01/01/2018

