Card Limits

Is parameter “key” for 'PATCH /v1/api/limits/{ppan}' a PPAN?

It is a value received in response to the request `GET /v1/api/limits/{ppan}` to get limits assigned to card. The data received in response must be used in case of Change limits data by card or Get used limits by card. Key value depends on the limit specifics, it may not be always PPAN.

Does DAPI cover restrictions like blocking Ecom transactions?

DAPI does not cover such restrictions explicitly, but you can manage this by setting the appropriate limit to 0.

Can DECTA authorize transactions up to a predefined limit? Is this limit per transaction or cumulative?

Yes, DECTA can authorize both per-transaction and cumulative limits.

Is there a daily card limit?

Yes, there is an option to configure single, daily, and monthly card limits.

How to manage Limits? What is the logic for Group vs Individual limits?

There are two ways of limit application:

1) Issuer side (through NIF).

2) DECTA processing side. In the latter, DECTA offers two levels:

- **Card product level (group limits):** apply to all cards within the same product.
- **Individual limits:** If the Issuer has "no restrictions" access rights, they can set individual limits above the group limit; otherwise, they are restricted by the group limit. Individual limits always override group limits when set.

Card Management

Which party defines the card expiry date?

It is up to Issuer. Expiry date is the last day of the specific month.

Who is responsible of card renewal - DECTA or Issuer?

Issuer. Renewal function for the plastic cards is available 2 month prior expiry date.

How to activate a card?

Should use request `PATCH /v1/api/cards/{ppan}/state` by indicating 6 last digits of the card.

What is the difference between 'POST v1/api/cards/order' and 'POST v2/api/cards'? Which endpoint to use when creating a new card?

Issuer must use `POST /v2/api/cards`, endpoint `POST v1/api/cards/order` is for White Label Issuing customers.

Does DECTA provide masked card numbers?

Yes, DECTA provides letter masked PAN, for example `123456ABCDEF5678`.

How do we get information about plastic, for example ID, expiration?

Use request `GET /v1/api/cards/{ppan}` to get all card related information.

Should 'POST /v1/api/cards/{ppan}/transactions' be used to manage account balances, when there are changes of account balance in card balance system?

If balances are held on Issuer's side, then POST Transactions endpoint should not be used. If balances are held on DECTA side then yes, this endpoint should be used to update balances.

Is there a list of required values for 'details' parameter for 'PATCH /v1/api/cards/{ppan}/state' i.e. reason for blocking?

No, it is up to Issuer (no specific requirements).

In 'POST /v2/api/cards' there is a field 'card.condSet', and an 'accountCondSet' that contains numbers—what do those numbers mean? How these fields should be used?

The card product can be configured with different card condition sets or account condition sets, for example, to apply different card and/or account fees for the same card product. In that case possible values for **card.condSet** or **accountCondSet** fields will be provided by DECTA together with card product specification. Usually card product has one card condition set and one account condition set as default and then field **card.condSet** or **accountCondSet** must stay empty.

'POST /v2/api/cards' can define a 'tranzAccount' (card transaction account). What is this value used for?

Legacy parameter, should be ignored.

What are the values for "shipment" in 'POST /v2/api/cards'? Can you specify what this value is usually used for?

This should be agreed with perso-bureau and during card create request you will be able to choose proper delivery method.

How to add company name on card in a second row?

While creating Create Card request, in object **businessClient**, add company name in field **nameOnCard**.

What's the proper way to identify the appropriate plastic for renewal and other related tasks?

Issuer should build their own card lifecycle management according to their business logic. DECTA provides endpoints to receive card data and perform the necessary card management at the request of the issuer.

How is Issuer able to track and manage the process of delivery of card plastics? How to identify with which shipment method the card plastic is being delivered etc.

Values of shipment methods are agreed with perso-bureau. Shipment method value should be indicated in Create Card request in **deliveryAddress** object. Tracking availability depends on chosen shipment methods. If tracking option is available it must be agreed with perso-bureau on the way it is delivered to Issuer directly in secure way.

How does the idempotency layer deal with errors? E.g do Issuer need to generate a new Request-Id while trying to change card limits for the second time when the first attempt fails because of the 10min technical interval for card completion?

Issuer should not generate new Request ID, you should use the same Request ID for the second attempt. More details: https://hub.decta.com/docs/dapi/Issuing-API/Get-Started#dapi-idempotency

Which card states block: new authorisations (debit authorisations), settlement messages and refunds authorisations?

DECTA have 3 global Card statuses:

- 0- active (for everything),
- 1- soft block (for example not active card or blocked by holder, card in this status can be resolved into active),
- 2 - hard block (status which blocks card permanently without restoring back). Both statuses - 1 and 2, will not give opportunity to make online card authorizations (in case of offline authorizations seller will not check card status). Settlement messages do not depend on card status. For example, if you make successful card authorization and after that you block or close the card, settlement messages will be processed anyway. Offline refund will be processed as settlement messages. Online refunds will be approved on RTPS side if card active (0) or in soft block (1).

If account is in closing phase (settlements still pending) - which card status is recommended?

Once the issuer initiates card account closure via API, all active cards are updated to closed (2) status. More about account closure workflow - https://hub.decta.com/docs/dapi/Issuing-API/Accounts#change-a-card-account-status

Can refund be received on temporary / permanently block card?

All card statuses allow offline refunds. Online refunds will be approved on RTPS side if card active (0) or in soft block (1).

How can I store unique business-specific conditions directly on a card object?

You can use the PATCH request for user-defined fields to update **userDefinedField7**, which is a free custom use field designed to store specific information or conditions associated with a card.

Regarding card renewal status - if it is string, could you put a format there?

In a response to card renew request, Issuer will receive a response including following fields:

"ppan": "123456ABCDEF1234" (new card number)
"expiry": "2025-01-31" (new expiry date)
"message": "Card marked for renewal"

After renewal request, card will be embossed in the next embossing cycle. Issuer can check card status through DAPI request GET cards {PPAN}. If a request for card status is sent before embossing, Issuer will receive a response 400 Bad request message: **"Card is not embossed yet"**.

Where can we find in DAPI whether the card will be automatically renewed? Does the card have auto-renewal or not?

DECTA does not have auto-renewal function. Each card is renewed manually though DAPI request. Issuers can build auto-renewal logic / trigger on their side for plastic cards to send the DAPI request two month prior the expiry date. However, it must be taken into account that cardholder data may change, especially delivery address. Careful business logic must be created for such automatization.

Notifications

What types of notification DECTA provides?

Documentation: https://hub.decta.com/docs/dapi/Issuing-API/Notifications-and-Subscriptions

Does the notification get delivered directly to the client application?

Push notification is a webhook which is delivered to issuer's designated URLs in JSON format. In order to convert webhooks into push notifications to be sent to cardholder's mobile devices the issuer should implement web services in its infrastructure.

Is there any fallback scenario supported for E3D_OTP notification?

Notifications can be delivered to the cardholder via SMS or to issuer's push endpoint.

Does the CARD_AUTHORIZATIONS event cover non-financial transaction like PIN block/ unblock etc.?

No.

How does DECTA handle failed push notification deliveries?

If your designated endpoint is unavailable or returns an error, DECTA will continue to resend the webhook/push notification every 20 seconds for 24 hours.

PIN Management

What options are there for delivering the PIN to the cardholder?

Basically, there are 2 options:

1. **Printed PIN version:** delivered to the issuer or directly to the cardholder as agreed with the perso-bureau in compliance with PCI DSS.
2. **Electronic PIN version:**
3. Via SMS: Using `GET /v1/api/cards/{ppan}/pin`.
4. Via Mobile App/Web UI (with DAPI agreement): Using `GET /v2/api/cards/{ppan}/card-data7`.
5. Via Third-party provider (if BIN owner permits): Using `GET /v2/api/cards/{ppan}/card-data6`.

Is there an option to change the PIN?

Yes, this is a separately licensed functionality called **"PIN Assign"**. The Issuer implements endpoint `/v1/api/cards/{ppan}/assign-pin` to allow the cardholder to change the PIN. After the update, the cardholder must confirm it at an ATM.

Is there a list of required values for the "details" parameter (e.g., reason for PIN reset)?

No, it is up to the Issuer; there are no specific requirements from DECTA.
