Notifications

It is important to be informed about each card transaction and have access to card information at any time, so we provide our customers with several ways to communicate with their clients on any device. A notification is a message that is sent to a cardholder's device to provide them with card status changes, communication about transactions, or other timely information from the partner or DECTA.

Supported notification events for issuers:

Events	Card type		Notification method	
	Virtual	Plastic	SMS	Push
Remind card details	✓		✓	
3D OTP	✓	✓	✓	✓
Card Authorisation	✓	✓	✓	✓
Token OTP	✓	✓	✓	✓
Token Provisioning	✓	✓	✓	✓
Remind PIN	✓	✓	✓	
Token status change	✓	✓		✓

Set-up of the notifications

Set-up of the notification type and events is done on DECTA side in accordance with service agreement and customer's requirements during the customer project integration or upon customer's request.

Push notification

Push notification is a webhook which are delivered to customer's designated URLs in JSON format. As soon as a new event has happened, webhook is triggered and sent to the customer's URL.

In order to benefit from this service and convert webhooks into push notifications to be sent to cardholder's mobile devices the customer should implement web services in its infrastructure. If this web service uses basic authentication, the credentials should be provided to DECTA for configuration. The web service should be ready to receive HTTP

POST calls with a payload in JSON format. Each call represents a separate event message received. If the partner is not available or receives an HTTP error, then DECTA will forward push notifications every 20 seconds for 24 hours.

Event types for push notifications

3D OTP push description

`E3D_OTP` event delivers one-time passcode required for 3DS online purchase confirmation.

Example request:

```
{
    "type" : "E3D_OTP",
    "typeDesc" : "3D One time Passcode",
    "time" : "2020-09-02T13:41:06",
    "ppan":"533299ABCDEF9960",
    "merchant" : {
        "id" : "FQVN6GDWYT",
        "name" : "Decta merchant",
        "country" : "LV"
    },
    "amount" : {
        "ccy" : "USD",
        "value" : "150.33"
     },
    "accountNumber" : "0000006700",
    "transactionId" : "12345678",
    "otp" : "484848"
}
```

In response must be sent only http status code with empty body!

Card Authorisation push description

`CARD_AUTHORISATIONS` event delivers card authorisation details.

Example request:

```
{
  "type": "205",
  "typeDesc": "Purchase",
  "acquirerBin": "533299",
  "time": "2020-09-02T13:41:06",
  "requestDate": "2020-09-02T13:41:06",
  "ppan": "533299ABCDEF9960",
  "approvalCode": "772851",
  "pointCode": "M10101M00000",
  "funcCode": "100",
  "procCode": "00",
  "tranResp": "000",
  "stan": "035452",
  "merchant": {
    "terminalId": "FQVN6GDWYT0NOB6",
    "id": "FQVN6GDWYT0NOB6",
    "name": "Decta merchant",
    "categoryCode": "5734",
    "country": "EE",
    "city": "Tallinn"
  },
  "amount": {
    "ccy": "EUR",
    "value": "1.28"
  },
  "accountCcyAmount": {
    "ccy": "EUR",
    "value": "1.28"
  },
  "balanceBefore": {
    "ccy": "EUR",
    "value": "3.00"
  },
  "balanceAfter": {
    "ccy": "EUR",
    "value": "1.62"
  },
  "holdNumber": "793204999"
}
```


In response must be sent only http status code with empty body!

All authorisations should be sent from the Processing System: e.g. successful, unsuccessful.

Token OTP push description

`TOKEN_OTP` event delivers one-time activation passcode required for the card enrollment confirmation into the wallet (Apple Pay, Google Pay).

```
{
    "type": "Token_otp",
    "typeDesc":"Token OTP",
    "requestDate":"2023-03-27T10:11:35",
    "ppan":"512345ABCDEF6789",
    "tokenOtp":"123456",
    "wallet":"Google Pay"
}
```


In response must be sent only http status code with empty body!

Token Provisioning push description

`TOKEN_PROVISIONING` event delivers the tokenized card life cycle event. For example token is added to a wallet.


```
{
    "type": "Token_lifecycle",
    "typeDesc":"Token lifecycle event",
    "requestDate":"2023-03-24T11:05:07",
    "ppan":"512345ABCDEF6789",
    "tokenStatus":"C",
    "wallet":"Apple Pay"
}
```


In response must be sent only http status code with empty body!

Token status change push description

`TOKEN_STATUS_CHANGE` event delivers the tokenized card status change.


```
{
    "type": "Token_status_change",
    "typeDesc":"Token status change event",
    "requestDate":"2023-03-24T11:05:07",
    "ppan":"512345ABCDEF6789",
    "tokenStatus":"S",
    "wallet":"Apple Pay"
}
```


In response must be sent only http status code with empty body!

Push fields description

Field	Data type	Description
type*	`string`	Notification Type
typeDesc*	`string`	Notification type description
acquirerBin*	`string`	Acquiring institution identification
time*	`string`	Date and time, local transaction in 'YYYY-MM-DDTHH24:MI:SS' format
requestDate	`string`	Date and time, local processing in 'YYYY-MM-DDTHH24:MI:SS' format
ppan*	`string`	Pseudo card number
accountNumber	`string`	DAPI card account
approvalCode	`string`	Code, which is assigned by the authorizing institution and indicates approval
pointCode	`string`	POS data code contains a series of codes intended to identify terminal capability, terminal environment and presentation security data
funcCode	`string`	Functional code indicates the specific purpose of the message within its message class
procCode	`string`	Processing Code is a series of digits used to describe the effect of a transaction on the customer account and the accounts affected
tranResp	`string`	Authorisation response code defines the action taken or to be taken, as well as the reason for taking this action
stan	`string`	Contains a number assigned by the transaction originator to uniquely identify a transaction
merchant.terminalId	`string`	Card acceptor terminal identification

Field	Data type	Description
merchant.id	`string`	Card acceptor identification
merchant.name	`string`	Card acceptor name
merchant.categoryCode	`string`	Merchant type. MCC code
merchant.country	`string`	Merchant country
merchant.city	`string`	Merchant city
amount.ccy	`string`	Currency in ISO 4217 format
amount.value	`string`	Amount value separated by comma
accountCcyAmount.ccy	`string`	Account currency in ISO 4217 format
accountCcyAmount.value	`string`	Amount value in account currency separated by comma
balanceBefore.ccy	`string`	Account currency in ISO 4217 format
balanceBefore.value	`string`	Account balance value separated by comma before operation
balanceAfter.ccy	`string`	Account currency in ISO 4217 format
balanceAfter.value	`string`	Account balance value separated by comma after operation
holdNumber	`string`	Hold identifier unique on DAPI side
transactionId	`string`	ACS transaction identification number
otp	`string`	One-time passcode for `3D_OTP`
wallet	`string`	Mobile payment service wallet provider name as Apple pay, Google pay
tokenStatus	`string`	S - Suspend D - Deactivate C - Resume R - Re-digitization
tokenOtp	`string`	One-time passcode for `TOKEN_OTP`

* - mandatory

SMS notifications

SMS notifications are messages that sent directly to a cardholders mobile device. Default SMS language is English, but there is a possibility to set different language. For more details please contact your Account manager.

The target field is cardholder a mobile phone number which can be passed through `POST /v1/api/cards/order` or `POST /v2/api/cards` endpoint or changed using `PUT /v1/api/clients/{clientId}/phone` endpoint.

Remind card details SMS description

Reminds cardholder the middle part of PAN and CVC2/CVV2 of a virtual card to the cardholder's registered mobile phone number.

SMS text example:

> Your card number: ******123456**** and CVC2: 123

3D OTP SMS description

Provides cardholder one-time password required for 3DS online purchase confirmation.

SMS text example:

> Your code for purchase: 1234 (EUR 123.45 to DECTA*Riga)

Card Authorisation SMS description

Provides cardholder with card transaction autorization details and balance.

SMS text example:

> Date: 13.04.23 14:07 Card: 1234 Amount: -12.34 EUR Status: Ok Balance: 1234.56 EUR Details: DECTA.COM/O/1234567890>Riga LV

Token OTP SMS description

Provides cardholder one-time activation code required for the card enrollment confirmation into the wallet (Apple Pay, Google Pay).

SMS text example:

> Your One-Time activation code is 123456. Use it in Apple Pay Wallet app to add your DECTA card ending with 1234. This code will expire in 5 minutes

Token Provisioning SMS description

Provides cardholder with tokenized card status change.

SMS text example:

> Your card ending 1234 is now enabled with Apple Pay

Remind PIN SMS description

Reminds cardholder the actual card's PIN code.

SMS text example:

> Your PIN code: 1234. Please memorize your code and delete this message