

Cardholder XML Report Guide

Version: 1.2
22 September 2021

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Publication number: CXMLREP-2.2-22.09.2021

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1. About this Document

This document describes the format for the GPS Cardholder XML File. This file provides details of cardholders.

What's Changed?

If you want to find out what's changed since the previous release, see the [Document History](#) section.

1.1. Related Documents

Refer to the table below for other documents which should be used in conjunction with this guide.

Document	Description
Balance XML Reporting Guide	Describes the structure and content of the Balance XML report.
Transaction XML Reporting Guide	Describes the structure and content of the Transaction XML report.

2. Introduction

The Cardholder report can be run in two modes:

- **Daily Report.** shows cardholder details for cards issued within the last 24 hours; if there has been no new issued cards, a report with empty fields is returned.
- **Weekly Report.** Shows all issued card cardholder details except cards changed to an irreversible status (Stolen, Destroyed) more than 7 days ago.

Notes

Due to the large size of the cardholder file, this is not an automated report as it impacts system performance.

Note: This report is currently not available to new customers.

If you require a cardholder report, please raise a Jira ticket, specifying:

- Format the data is required in.
- If it's a repeat/ one time request
- Reason why the report is required —to ensure that we provide the right level of information
- The fields that are required

2.1. File Naming Conventions

By default, cardholder files have the following naming convention:

GPS-ISSUERcardholderexpYYYYMMDD.xml

Where:

- **ISSUER** - is the Issuer/Program Manager name as held by Global Processing Services
- **YYYY** - is the four digits of the year
- **MM** - is the two digits of the month
- **DD** - is the two digits of the day

Example

GPS-IDTcardholderexp20160322.xml

2.2. Encoding / Type

Data files are well formed XML (UTF-8 encoded).

3. Cardholder Data Schema

The Cardholder Data Schema (CDS) describes the structure and possible data values of the GPS Cardholder XML file.

You can validate the Cardholder XML files you receive against the Schema (XSD file) to check it is in the correct format.

The CDS is an evolving standard and is subject to change as the standard evolves. When we make changes to the CDS, we will implement a new version and notify you.

3.1. Schema Versions

The schema is not publicly available. GPS sends schema files when a new version of the XML is published. The schema filename indicates the schema version number. The schema file contains a comments section with details of version changes.

3.2. Schema Elements

An XML file conforming to the schema consists of the following elements:

- [Primary elements](#)
- Sub-elements and attributes

4. Primary Elements

Below are details of the primary elements included in the cardholder XML file.

Element Name	Description	Data Type	Occurs
Header	Describes processor name, file transmit date	<Header>	1
CardHolderDetails	Describes a Card holder details	<CardHolderDetails>	0 – n
Trailer	Describes a count of the card holders	<Trailer>	1

Example

```
<?xml version="1.0" encoding="utf-8"?>
<CardHolder xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <Header>...detail omitted...</Header>
  <CardHolderDetails>...detail omitted...</CardHolderDetails>
  <Trailer>...detail omitted...</Trailer>
</CardHolder>
```

4.1. Header

The Header element provides high-level details about the report:

Child Element	Description	Attribute	Required	Constraints / Permitted Values
ProcessorName	Static data	<ProcessorName>	Yes	'GPS'
ReportName	Static data	<ReportName>	Yes	CUSTOMASTER
FileTransmitDate	Date transmitted by Processor	<FileTransmitDate>	Yes	Current Date
WorkOfDate	Date information is referencing	<WorkOfDate>	Yes	Current Date

Example

```

<Header>
  <ProcessorName>GPS</ProcessorName>
  <ReportName>CUSTOMASTER</ReportName>
  <FileTransmitDate>20210322</FileTransmitDate>
  <WorkOfDate>20210322</WorkOfDate>
</Header>

```


4.2. CardHolderDetails

The CardHolderDetails element provides details of the cardholder and their linked cards.

Child Element	Description	Attributes	Required	Maximum Length
ProgramId	Unique identifier of card program.	<ProgramId>	Yes	50
CardNumber	Number on the plastic issued to the cardholder.	<CardNumber>	Yes	bigint
CardIssuedDate	Date card was Issued.	<CardIssuedDate>	Yes	8 (smalldatetime)
AccountNumber	Number assigned to the customer.	<AccountNumber>	Yes	28
AccountExpiryDate	The expiry date you specified on activation of the card or on card activation and load. If no expiry date is specified, this date is based on the GPS validity period in days configured at product level (e.g., 1095 days from the date of card activation).	<AccountExpiryDate>	Yes	8 (smalldatetime)
CardId	Card ID.	<CardId>	Yes	
CustomerCode	Customer code of the cardholder.	<CustomerCode>	Yes	25
BranchCode	The branch code or agent code associated with the card.	<BranchCode >	Yes	8

Child Element	Description	Attributes	Required	Maximum Length
FirstName	Primary cardholder's first name.	<FirstName >	yes	100
LastName	Primary cardholder's last name.	<LastName >	yes	100
Address1	Cardholder's residential address first line.	<Address1 >	Yes	100
Address2	Cardholder's residential address second line.	<Address2 >	Yes	100
City	City of residence.	<City >	Yes	50
State	State of residence.	<State >	Yes	20
Zipcode	Residential postcode.	<Zipcode >	Yes	10
Country	Country of residence.	<Country >	Yes	3
DelvAddress1	Cardholder's delivery address first line.	<DelvAddress1 >	Yes	100
DelvAddress2	Cardholder's delivery address second line.	<DelvAddress2 >	Yes	100
DelvCity	Delivery city.	<DelvCity >	Yes	50
DelvState	Delivery state.	<DelvState >	Yes	
DelvZipcode	Delivery postcode.	<DelvZipcode >	Yes	10
DelvCountry	Delivery country.	<DelvCountry >	Yes	10

Child Element	Description	Attributes	Required	Maximum Length
Phone1	Cardholder's primary phone number.	<Phone1>	Yes	20
Phone2	Cardholder's secondary phone number.	<Phone2>	Yes	20
IDType1	Type of ID (e.g., Passport, driving license, EU/EEA licence).	<IDType1>	Yes	LEFT BLANK
IDNumber1	Number on ID.	<IDNumber1>	Yes	LEFT BLANK
CountryOfIssuance1	Country the ID was issued by.	<CountryOfIssuance1>	Yes	LEFT BLANK
IDType2	Type of ID (e.g., Passport, driving license, EU/EEA licence).	<IDType2>	Yes	LEFT BLANK
IDNumber2	Number on ID.	<IDNumber2>	Yes	LEFT BLANK
CountryOfIssuance2	Country the ID was issued by.	<IDNumber2>	Yes	LEFT BLANK
CardStatus	Status of card.	<CardStatus>	Yes	2
CardStatusDate	Indicates last status change date of card.	<CardStatusDate>	Yes	8(smalldatetime)
ActualBalance	Settled balance, not available balance.	<ActualBalance>	Yes	13(Decimal)
ActualBalanceSign	Sign if settled balance Positive or Negative.	<ActualBalanceSign>	Yes	1

Child Element	Description	Attributes	Required	Maximum Length
AccountCreatedDate	Date account number created.	<AccountCreatedDate>	Yes	8(smalldatetime)
CardActivationDate	Card activation date.	<CardActivationDate>	Yes	8(smalldatetime)
NegBalDate	Date current balance exceeded available balance	<NegBalDate>	Yes	8(smalldatetime)
NegBalPrincipleAmt	Negative balance amount due to transactions.	<NegBalPrincipleAmt>	Yes	13
NegBalFeeAmt	Negative balance amount due to fees.	<NegBalFeeAmt>	Yes	13
TypeOfCard	For Visa only, indicates the type of card (e.g., Payroll, Gift card, Corporate card or other).	<TypeOfCard>	Yes	LEFT BLANK
AuthenticationType	The card's authentication type: SIG = Signature based PIN = PIN based.	<AuthenticationType>	Yes	3
EnrollmentNumber	Unique to a specific program. N/A to all others.	<EnrollmentNumber>	Yes	
AccountStatus	Status of account.	<AccountStatus>	Yes	2
AccountStatusDate	Indicates last status change date of account.	<AccountStatusDate>	Yes	8 (smalldatetime)

Child Element	Description	Attributes	Required	Maximum Length
DateOfBirth	Date of birth of Cardholder.	<DateOfBirth>	Yes	8 (smalldatetime)
AvailableBalance	Available balance.	<AvailableBalance>	Yes	13 (Decimal)
AvailableBalanceSign	Sign of available Balance: + or -	<AvailableBalanceSign>	Yes	2
PrimaryCard	If this is the Primary card, lists the first letter of card type; if not Primary (i.e., S=Secondary, I=Independent and provide comparison in the lookup file).	<PrimaryCard>	Yes	2
CardExpiryDate	Expiration date as at card creation and printed on the card.	<CardExpiryDate>	Yes	8 (smalldatetime)
FirstLoadDate	Date the customer first loaded the card.	<FirstLoadDate>	Yes	8 (smalldatetime)
LastTransactionDate	Date of the last transaction.	<LastTransactionDate>	Yes	8 (smalldatetime)
LastReissuedDate	Date the card was reissued.	<LastReissuedDate>	Yes	8 (smalldatetime)
NumberOfCards	Number of plastics with the same card number.	<NumberOfCards>	Yes	2
Email	Email address of cardholder.	<Email>	Yes	128

Child Element	Description	Attributes	Required	Maximum Length
IPAddress	IP address used at the time of the account application.	<IPAddress>	Yes	50
FeeGroupCode	Field used to identify which fee plan is assigned to the customer.	<FeeGroupCode>	Yes	10
ProgramName	Program name linked to the card record.	<ProgramName>	Yes	50
CardCreateDate	Date the card was created.	<CardCreateDate>	Yes	8 (smalldatetime)
PrimaryCardIndicator	System indicator which identifies the card record as a primary cardholder, authorised user or secondary user.	<PrimaryCardIndicator>	Yes	LEFT BLANK
AccountCurrency	Account currency.	<AccountCurrency>	Yes	3
CardProduct	Product associated with the card.	<CardProduct>	Yes	50
Virtual	Indicates if card is virtual: Y = Virtual N = Not virtual	<Virtual>	Yes	1

Example

Below is an example of a typical cardholder record.

```
<CardHolder xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
  <Header>
    <ProcessorName>GPS</ProcessorName>
    <ReportName>CUSTMASTER</ReportName>
    <FileTransmitDate>20210726</FileTransmitDate>
    <WorkOfDate>20210726</WorkOfDate>
  </Header>
  <CardHolderDetails>
    <ProgramId>ONEUKA</ProgramId>
    <CardNumber>1131218142558186</CardNumber>
    <CardIssuedDate>20210723</CardIssuedDate>
    <AccountNumber>4623801132</AccountNumber>
    <AccountExpiryDate>20240730</AccountExpiryDate>
    <CardId>121814255</CardId>
    <CustomerCode>4623801132</CustomerCode>
    <BranchCode />
    <FirstName>John</FirstName>
    <LastName>Tester</LastName>
    <Address1>57 Haven Meadows</Address1>
    <Address2 />
    <City>Boston</City>
    <State />
    <Zipcode>PE21 8HH</Zipcode>
    <Country>826</Country>
    <DelvAddress1>Taylor Made Services UK Limited</DelvAddress1>
    <DelvAddress2>2A Pump Square</DelvAddress2>
    <DelvCity>BOSTON</DelvCity>
    <DelvState />
    <DelvZipcode>PE21 6QW</DelvZipcode>
    <DelvCountry>826</DelvCountry>
    <Phone1>+447774478784</Phone1>
    <Phone2 />
    <IDType1 />
    <IDNumber1 />
    <CountryOfIssuance1 />
    <IDType2 />
    <IDNumber2 />
    <CountryOfIssuance2 />
    <CardStatus>02</CardStatus>
    <CardStatusDate>20210723</CardStatusDate>
    <ActualBalance>0.00</ActualBalance>
    <ActualBalanceSign>-</ActualBalanceSign>
    <AccountCreatedDate>20210706</AccountCreatedDate>
    <CardActivationDate />
    <CardTransferNumberFrom />
    <NegBalDate />
    <NegBalPrincipleAmt>0.00</NegBalPrincipleAmt>
    <NegBalFeeAmt>0.00</NegBalFeeAmt>
    <TypeOfCard>MCRD</TypeOfCard>
    <AuthenticationType>PIN</AuthenticationType>
    <EnrollmentNumber>N/A</EnrollmentNumber>
    <AccountStatus>02</AccountStatus>
  </CardHolderDetails>
</CardHolder>
```

```

<AccountStatusDate>20210723</AccountStatusDate>
<DateOfBirth>20050116</DateOfBirth>
<AvailableBalance>0.00</AvailableBalance>
<AvailableBalanceSign>-</AvailableBalanceSign>
<PrimaryCard>I</PrimaryCard>
<CardExpiryDate>20240630</CardExpiryDate>
<FirstLoadDate />
<LastTransactionDate />
<LastReissuedDate>20210723</LastReissuedDate>
<NumberOfCards>1</NumberOfCards>
<Email />
<IPAddress />
<FeeGroupCode>1143</FeeGroupCode>
<ProgramName>ONEUKA</ProgramName>
<CardCreateDate>20210706</CardCreateDate>
<PrimaryCardIndicator />
<AccountCurrency>GBP</AccountCurrency>
<CardProduct>OnePay AllPay Payroll</CardProduct>
<Virtual>N</Virtual>
</CardHolderDetails>
</CardHolder>

```

4.3. Trailer

The Trailer element is used to describe the Count record.

Child Element	Description	Data Type	Required	Constraints / Permitted Values
Count	Count of total Cardholder details	<Count>	Yes	int

Example

```

<TRAILER>
<Count>1618</Count>
</TRAILER>

```


4.4. Empty Report Example

Below is an example of an empty report, returned if there were no cards issued in the last 24 hour period.

```
<CardHolder xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance" >
  <Header>
    <ProcessorName>GPS</ProcessorName>
    <ReportName>CUSTMASTER</ReportName>
    <FileTransmitDate>20210614</FileTransmitDate>
    <WorkOfDate>20210614</WorkOfDate>
  </Header>
  <Trailer>
    <Count>0</Count>
  </Trailer>
</CardHolder>
```

5. Document History

Version	Date	Reason	Author
1.1	02/09/2021	New guide format and layout. Update to the usage of the <AccountExpiryDate> field.	WS
	22/09/2021	Empty Cardholder XML report now generated if there were no cards issued in the last 24 hours. See Empty Report Example . (See GPSPRN-51)	
1.0	22/03/2016	Document created	IF