



AddCurrentAccount API GATEWAY DOC

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1. INTRODUCTION

1.1 Design Document Purpose

The purpose of this document is to provide a detailed specification of the **AddSavingsAccount** in sufficient depth to:

- Enable the component to be built and tested.
- Ensure that it can be enhanced, supported and maintained by other areas of the organization after initial implementation.

1.2 Design Reviews

The service design will be reviewed within Middleware team and security testing team as needed. Once finalized, design resource will provide an overview to other teams such as front-end application development team and various project resources.

2. API CONNECT COMPONENTS

- API Connect is used to expose the service to front end applications.
- Within API Connect, there are multiple Products. The **AddCurrentAccount** API is exposed within **AddCurrentAccount Product**.
- Service Consumers must subscribe to the API. A unique application Identification (client-id) and a secret will be generated.
- The assigned Client-id must be supplied in the header for each API.
- URLs for invoking the services can be found in API Connect Developer portal and mentioned in the below section.

3. TO ACCESS & SUBSCRIBE IN PORTAL

Refer Subscription User manual shared during initial on board.

4. API AUTHENTICATION

JWT Access token to be passed in JSON wrapper as string value in "JWTTokenValue" field. The Token can be generated by subscribing to **TOKEN API**.

4.1 TOKEN API

- **Overview:** To retrieve access token.
- **METHOD:** GET
- **Mandatory HTTP Headers:**
 - X-IBM-Client-Id: xxxxxxxxxxxxxxxxx
 - X-IBM-Client-Secret: xxxxxxxxxxxxxxxxx
- **SIT URL:** <https://apiuat.ujjivansfb.in/ujjivan/development/v1/tokens>

5. AddCurrentAccount API Details

➤ **Overview:**

Service is designed to create a new Current Account for a customer. The API Gateway makes a backend ESB call which in turn connects to provider system **CRM** of service name **CAAcctAdd**.

➤ **METHOD:** POST

➤ **API URL:**

UAT : <https://apiuat.ujjivansfb.in/ujjivan/development/v1/caAcctAdd/addCurrentAccount>
 PROD : To be done

➤ **Mandatory HTTP Headers:**

- X-IBM-Client-Id: xxxxxxxxxxxxxxxx

➤ **Accept:** application/json

➤ **Content-type:** application/json

➤ **REQUEST PAYLOAD:**

At API Gateway the request has to be passed as JSON wrapper. The sample payload is as below,

```
{
  "RequestEncryptedValue": "",
  "TransactionId": "",
  "JWTTokenValue": ""
}
```

The individual fields of the Standard JSON Request Payload are described below-

- **RequestEncryptedValue** : This will contain the encrypted value of original REST-JSON request sample.
- **TransactionId** : External partners need to set a transaction ID to uniquely identify every request, in order to retrieve it from an audit trail at a later date.
- **JWTTokenValue** : This value can be obtained by invoking Bank’s token generator service.

(For more details on request encryption Refer UjjivanSFB_API_Integration_TechnicalProcess_document)

➤ **Actual REST-JSON Input Parameter:**

Element Name	M/O/C	Data Type	Size	Description	Validation Rules
addCurrentAccountReq/body/reqHdr		Complex			
reqHdr/consumerContext/applicationId	M	String	3	Application id from which request originated. Example IB, MB,HHD, BRN	
reqHdr/serviceContext/uniqueMsgId	M	String		Unique request message id for each message generated from consumer for tracking purpose.	

reqHdr/ serviceContext/ reqMsgDateTime	M	DateTime		Request time stamp in the format CCYY-MM-DDThh:mm:ss.sss	
reqHdr/ serviceContext/ serviceName	M	String		ServiceName to be provided.	
reqHdr/ serviceContext/ serviceVersion	O	String		Service version to be provided. It's value is 1.	
reqHdr/ providerContext/ providerId	O/F	String	3	Provide application Id from where data expecting	
reqHdr/ userContext/ appUserID	M	String	20	AppUserId will be provided which is created unique to user. Client need to pass this value each and every request.	
reqHdr/ userContext/ appPassword	M	String	64	AppPassword will be provided which is specific to user. Client need to pass this value each and every request.	
addCurrentAccountRe q/body/ custId	M	String	16	Customer id for which current account needs to be created	
addCurrentAccountRe q/body/ leadId	M	String	8		
body/ leadGeneratorId	M	String	15	Employee Id who is generating the lead	
body/ leadConvertingId	M	String	15	Employee Id who is converting the lead	
body/ sourceOfLead	M	String	5	Differet sources of lead. Predefined list to be maintained in Finacle as per CRMNext configuration	
body/ employeId	C/M	String	15	Co mandatory field. This field to be mandatory only when SOURCEOFLEAD field value is EMREF (Employee Referral)	
addCurrentAccountRe q/body/accountDtIs	M	Complex		This structure captures the details related to account	
accountDtIs/branchId	M	String	6	Branch id in which account is opened	
accountDtIs/branchNa me	O	String	30	Branch name in which account is opened	
accountDtIs/schemeCo de	M	String	5	Current Account scheme code	
accountDtIs/schemeTy pe	O	String	5	Account scheme type	
accountDtIs/acctCurr	O	String	3	Currency code in which account operates	If not populate ESB will default to "INR"

accountDtls/ modeOfOperation	O	String	2		 modeOfOperation. xls
addCurrentAccountReq/body/caAcctGenInfo	M	Complex		This structure capture the information related to CA account general information	
caAcctGenInfo/genLedgerSubHeadCode	O	String	5	Holds code of the general ledger subhead	
caAcctGenInfo/ accountShortName	O	String	10	Fiancle will take default the name attached with CIF for short name. If wants to specify any other name, this can be used.	
caAcctGenInfo/ acctStmntMode	M	String	1	B – Both, N – None, P – PassBook S – Pass Sheet	If consumer is not capturing, have to default to N
caAcctGenInfo/ dispatchMode	C/M	String	1	A-Post and email B-Spl. Delivery & Email C-Collect by person D-Courier and E-mail E-E mail only N-No Despatch P-Post Q-Courier S-Special Delivery	If acctStmntMode is 'S or B', this value needs to pass.
caAcctGenInfo/ acctStmntFreqtype	M	String	1	Account Statement frequency type Valid values are M/Q/H/Y	
caAcctGenInfo/acctStmntFreqstartDt	M	String	2	Account Statement frequency start date Valid values are in between1 to 31	
caAcctGenInfo/acctStmntNxtPrintDt	M	Date		Account Statement next print date YYYY-MM-DDTHH:MM:SS.sss Ex: 2017-06-01T00:00:00.000	
addCurrentAccountReq/body/nomineeDtls	O	Complex Repeating		This structure captures the nominee details for the account	
nomineeDtls/regNumber	M	String	15	Registration number of the nominee CBS maintains the sequence for nominee registration number. The default value send by consumer will be override with actual sequence number in CBS for	Service consumer will have to send default value '1'
nomineeDtls/nomineeName	M	String	40	Nominee name	
nomineeDtls/relation	M	String	5	Relation type between nominee and account holder	
nomineeDtls/contactInfo	M	Complex		Hold the contact details of nominees	
contactInfo/phoneNumber	O	String	21		
contactInfo/email	O	String	50	Nominee email address	

contactInfo/address1	M	String	50	Address line1	
contactInfo/address2	O	String	50	Address line2	
contactInfo/address3	O	String	50	Address line3	
contactInfo/postalCode	M	String	6		
contactInfo/cityCode	M	String	5		
contactInfo/stateCode	M	String	5		
contactInfo/countryCode	M	String	5	Default – IN	
nomineeDtls/nomineeMinorFlag	M	String	1	Indicates if the nominee is minor	Valid values Y – Yes–N – No
nomineeDtls/nomineeDob	M	Date		Nominee date of birth DD-MM-YYYY	
nomineeDtls/nomineePercent	M	Decimal		Nomination percentage applicable to each nominee	
nomineeDtls/guardianInfo	O	Complex		Details of the person authorized by the account holder to act on behalf of the minor nominee	
guardianInfo/guardianCode	M	String	1	Note: Needs to check with CBS on what is this code	
guardianInfo/guardianName	M	String	40		
guardianInfo/contactInfo	M	Complex		Hold guardian contact details	
contactInfo/phoneNumber	O	String	21		
contactInfo/email	O	String	50		
contactInfo/address1	M	String	50	Address line1	
contactInfo/address2	M	String	50	Address line2	
contactInfo/address3	M	String	50	Address line3	
contactInfo/postalCode	M	String	6		
contactInfo/cityCode	M	String	5		
contactInfo/stateCode	M	String	5		

addCurrentAccountReq/body/jointHolderDtls	O	Complex,Repeating		Holds the details of the persons related to the account holder , if the account to be created is a joint account held by multiple parties	
jointHolderDtls/relPartyType	M	String	1	Valid values are P-Power of Attorney, A-Authorized Signatory, L-Letter of authority, J-Joint Holder, H-Legal hirer, C-Co Obligant, V-LHV hirer, G-Guarantor, O-Others, D-DSA and S-Portfolio Statement	
jointHolderDtls/relPartyTypeDesc	O	String	100		
jointHolderDtls/relPartyCode	O	String	5		
jointHolderDtls/relPartyCodeDesc	O	String	50		
jointHolderDtls/custId	M	String	50	Customer Id of the related party	
jointHolderDtls/contactInfo	M	Complex			
contactInfo/phoneNumber	O	String	21		
contactInfo/ email	O	String	50		
contactInfo/ address	M	String	50		
contactInfo/postalCode	M	String	6		
contactInfo/cityCode	M	String	5		
contactInfo/stateCode	M	String	5		
body/ flexiOption	O	String	5	FLNXT, FLNOW	
body/ additionalServices	O	String	5	CMS, POS, BOTH	
body/ statergicBusinessUnit	O	String	5	100 – Branch Banking 101 – Branch-TASC 102 – Rural Banking 103 – SWAGAT 104 – SWAGAT Family/References 105 – RM- TASC 106 – Treasury 107 – FIG 108 – MSE 109 – Housing	

➤ **RESPONSE PAYLOAD STRUCTURE**

A standard JSON wrapper containing encrypted response will be obtained. The encrypted response is of AES/CBC/256 mode with Initialization vector concatenated at the start of original JSON response.

The sample response structure is as below,

```
{
  "ResponseOfEncryptedValue": "<encrypted value>",
  "TransactionId": "162193467244544"
}
```

Using the static key shared by Ujjivan Bank, decryption of the value in tag ResponseEncryptedValue should be performed with AES/CBC/256/IV

TransactionId: This field will contain the transaction ID which was passed in request.

(For more details on response encryption Refer UjjivanSFB_API_Integration_TechnicalProcess_document)

➤ **ACTUAL OUTPUT PARAMETERS:**

Response					
addCurrentAccountRes/resHdr	Complex				
resHdr/consumerContext/applicationId	M	String	3	Value will be echoed from request message	
resHdr/serviceContext/uniqueMsgId	M	String		Value will be echoed from request message	
resHdr/serviceContext/reqMsgDateTime	O	DateTime		Value will be echoed from request message	
resHdr/serviceContext/serviceName	M	String		Value will be echoed from request message	
reqHdr/serviceContext/serviceVersion	O	String		Value will be echoed from request message	
resHdr/providerContext/providerId	M	String	3	Provider System Id from where data is sending	
resHdr/providerContext/responseMsgDateTime	O	DateTime		Response message date and time stamp.	
resHdr/responseStatus/status	M	String		Response status from ESB	
				Status 0 = Successful, 1 = Failure	
resHdr/responseStatus/esbResDateTime	M	DateTime		Response date time stamp from ESB	
addCurrentAccountRes/body/accountNumber	M	String	16	Current account number for which details needs to fetch	
addCurrentAccountRes/body/accountDtls	M	Complex		Returns other details of the account created.	

accountDtls/ branchId	M	String	5		
accountDtls/ branchName	O	String	30		
accountDtls/ branchDescription	M	String	132		
accountDtls/ schemeCode	M	String	5		
accountDtls/ schemeType	O	String	5		
accountDtls/ schemeDescription	M	String	100		
accountDtls/ acctCurr	O	String	3		
accountDtls/ modeOfOperationDe sc	O	String	50		
addCurrentAccountR es /body/errorInfo	O, Repeatin g	Complex			Will be populated in case of any business exception from back end
addCurrentAccountR es /body/errorInfo/ errorSource	O	String		If Status = 1, value will be populated with error system source	Will be populated in case of exceptions thrown by ESB
addCurrentAccountR es /body/errorInfo/ errorCode	C	String		If Status = 1, value will be populated with error code	
addCurrentAccountR es /body/errorInfo/ errorDescription	C	String		If Status = 1, value will be populated with error description	
addCurrentAccountR es /body/errorInfo/ errorType	O	String	1	If Status = 1, value will be populated with error Type	
resHdr/ additionalDetails/ details1	O/F	String		Future Use	
resHdr/ additionalDetails/ details1	O/F	String		Future Use	
resHdr/ additionalDetails/ details1	O/F	String		Future Use	

➤ **Error Handling**

HTTP Status Code	HTTP Message	More Information
401	Unauthorized	Access token missing or validation
400	Bad Request	The parameters are invalid or missing.
503	Service Unavailable	The parameters were valid but the request failed.

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