



GetRetailCustomerInfo 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 **GetRetailCustomerInfo** 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 **GetRetailCustomerInfoReq** API is exposed within **GetRetailCustomerInfo 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**.

3.1 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. GetRetailCustomerInfo API Details

- **Overview:**

Service is designed to retrieve full customer information based on retail CIF Id, after creating Customer in CRM Next based on the parameters. The API Gateway makes a backend ESB call which in turn connects to provider system **CRM** of service name **GetEDSResult**.

➤ **METHOD:** POST

➤ **API URL:**

UAT: <https://apiuat.ujjivansfb.in/ujjivan/development/v2/retailCustInfo/getRetailCustomerInfo>

PROD : <https://api.ujjivansfb.in/ujjivan/development/v1/retailCustInfo/getRetailCustomerInfo>

➤ **Mandatory HTTP Headers:**

■ X-IBM-Client-Id: xxxxxxxxxxxxxxxxx

➤ **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
getRetailCustomerInfoReq/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	Date Time		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.	
getRetailCustomerInfoReq/body/	Complex				
getRetailCustomerInfoReq/ body	M	Complex			
body/ custId	C/M	String	12	Customer Id	<u>Any one of the field is mandatory</u>
body/ empId	C/M	String	8	Employee Id	

➤ **RESPONSE PAYLOAD STRUCTURE**

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

The sample response structure is as below,

```
{
  "ResponseOfEncrytpedValue": "<encryptped 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					
getRetailCustomerInfoRes /resHdr	Complex				
resHdr/consumerContext/applicati onId	M	String	3	Value will be echoed from request message	
resHdr/consumerContext/ terminalId	O	String		Value will be echoed from request message	
resHdr/ serviceContext/ uniqueMsgId	M	String		Value will be echoed from request message	
resHdr/ serviceContext/ reqMsgDateTime	O	DateTi me		Value will be echoed from request message	
resHdr/ serviceContext/ timeZone	O	String	3	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/ serviceContext/ conversationId	O	String		Value will be echoed from request message	
resHdr/ serviceContext/ parentMsgId	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	DateTi me		Response message date and time stamp.	
resHdr/responseStatus/status	M	String		Response status from ESB Status 0 = Successful, 1 = Failure	
resHdr/responseStatus/ esbResDateTime	M	DateTi me		Response date time stamp from ESB	
resHdr/responseStatus/ errorSource	O	String		If Status = 1, value will be populated with error system source	Will be populated in case of exceptions thrown by ESB
resHdr/responseStatus/ errorCode	C	String		If Status = 1, value will be populated with error code	
resHdr/responseStatus/ errorDescription	C	String		If Status = 1, value will be populated with error description	
resHdr/responseStatus/ 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	
getRetailCustomerInfoRes/body/cu stomerDetails	M	Comple x			
customerDetails/accountName	M	Date		Account Name	
customerDetails/ firstName	M	string	100	Account Holder First Name	
customerDetails/lastName	M	string	100	Account Holder Last Name	
customerDetails/middleName	M	string	100	Account Holder Middle Name	
customerDetails/dateOfBirth	M	string	32	Date Of Birth	
customerDetails/gender	O	string	1	gender	M-Male
					F-Female
					U-Third Gender
customerDetails/custId	M	Numbe r		Customer Number	
customerDetails/ branchName	M	string		Branch name	
customerDetails/ branchId	M	string		Branch Code	
customerDetails/isMinor	O	string		Minor	

customerDetails/seniorCitizen	O	string		Senior Citizen	
customerDetails/guardiannname	M	string		Hold Guardian name	If 'isMinor' field is passed as 'Yes'. Then these fields are Mandatory
customerDetails/minorgaurdianCode	M	string		Hold Minor Guardian Code	
customerDetails/nationality	O	string		Holds Customer Nationality	
customerDetails/custLanguage	O	string		Holds Customer Language	
customerDetails/ residenceStatus	O	string		residenceStatus	1-Resident Individual
					2-Non Resident Indian
					3-Foreign National
					4-Person of Indian origin
customerDetails/ form60/61	O	string		form60/61	1-Form 60
					2-Form 61
customerDetails/customerType	O	string		CustomerType	1-Staff
					2-New Customer
					3-Existing Customer
customerDetails/customerPhoto	O	string		CustomerPhoto	
customerDetails/customerSignature	O	string		CustomerSignature	

customerDetails/centerNo	O	string			
customerDetails/groupNo	O	string			
customerDetails/ ujjivanEmpld	O	string		Ujjivan Empld	
customerDetails/ pan	M	string		Holds Customer PAN Details	
customerDetails/ aadhar	M	string		Holds Customer Aadhar Details	
customerDetails/ voterId	M	String		Holds Customer VoterID Details	
customerDetails/mail	O	string		Email	
customerDetails/ mobileNumber	M	Number	10	Customer Mobile Number	
customerDetails/ aadharDocumentCode	O	string		Aadhar DocumentCode	
customerDetails/ documentCode	O	string		Holds DocumentCode.	
				EX: PAN, Aadhar	
customerDetails/KYCDocumentsNo	O	String	256	KYC Documents Number	(for Photo ID Pro'f a' 'Yes', options selected under KYC Documents-Type, the document no. to be entered
customerDetails/KYCDocumentsIssuedDt	O	Date		KYC Documents Issue date	If KYC Document Type=Driving License,Adhar Card)
customerDetails/KYCDocumentsExpDt	O	Date		KYC Documents Expi	If KYC Document Type=Driving License,Adhar Card)
customerDetails/placeOfIssue	O	String		Place of Issue	

customerDetails/idIssueOrganisation	O	String		idIssueOrganisation	UIDAI-Unique Identification Authority of India
					ITD-Income Tax Department
					MH-Ministry of Home
					MEA-Ministry of External Affairs
customerDetails/KYCDocumentsNo2	O	String		KYCDocumentsNo2	
customerDetails/KYCDocumentsNo3	O	String		KYCDocumentsNo3	
customerDetails/KYCAdditionalDocument	O	String		KYC Additional Document	11-Certification of commencement of Business
					6-Certification of Incorporation
					10-Directors Certificate of Incorporation
					8-Memorandum of Articles of Association
					7-Memorandum of Association
					12-Personal Data Form for All Office Bearers
					2-Personal Data Form for every Individual
					5-Personal Data Form for the Directors
1-Personal Data Form for the Individual					

					3-Personal Data Form for the Individual Partners
					4-Registered Partnership Deed
					13-Registration Certificate
					9-Resolution of the Board of Directors to open an account and identification of those who have authority to operate the account
					15-Trust Deed* - Trust
					14-Trust, Association, Society, Club*
customerDetails/KYCDocuments2IssueDt	O	Date		KYCDocuments2 Issue Date	
customerDetails/KYCDocuments2ExpDt	O	Date		KYCDocuments2 Expiry Date	
customerDetails/passportExpiryDt	O	Date		Passport Expiry Date	
customerDetails/passportIssueDt	O	Date		Passport Issue Date	
customerDetails/additionalDocument	O	String		Additional documents	1-Yes, 2-No
customerDetails/mothersMaidenName	O	String		Mothers Maiden Name	
customerDetails/fathersName	O	String		Fathers Name	

customerDetails/mothersName	O	String		Mothers Name	
customerDetails/maritalStatus	O	String		Marital Status	
customerDetails/husbandName	O	String		Husband Name	
customerDetails/permanentAddressesSameAsAbove	O	String		Permanent Address Same As Above	
customerDetails/permanentAddress1	O	String	35	PermanentAddress2	
customerDetails/permanentAddress2	O	String	35	PermanentAddress3	
customerDetails/permanentAddress3	O	String	35	PermanentAddress4	
customerDetails/permanentCountry	O	String	128	Permanent Country	
customerDetails/permanentState	O	String	128	Permanent State	
customerDetails/permanentDistrict	O	String	128	Permanent District	
customerDetails/permanentCity	O	String	128	Permanent City	
customerDetails/permanentPincode	O	String	10	Permanent Pin code	
customerDetails/permanentMobileNumber	O	String	12	Permanent Mobile Number	
customerDetails/nearestLandmark	M	String	2	Preferred Investment	
customerDetails/addCategory	M	String	36	Address Category	
				Ex: Permanent, Current	
customerDetails/address1	M	String	36	Address1	
customerDetails/address2	M	String	36	Address2	
customerDetails/address3	M	String	36	Address3	
customerDetails/currentCountry	M	String	35	Current Country	
customerDetails/currentState	M	String	35	Current State	

customerDetails/currentDistrict	M	String	35	Current District	
customerDetails/currentCity	M	String	35	Current City	
customerDetails/currentPincode	M	String	10	Current Pin code	
customerDetails/ landmark	M	String			
customerDetails/occupationCode	O	String		Occupation Code	94 Farmer- Agriculture Crops
					69 Animal Husbandry/Livest ock Rearing
					95 Fishing
					127 Poultry
					62 Agri Inputs
					66 Agro Processing-Dairy Processing
					68 Agro Processing-Food Processing
					67 Agro Processing-Fiber Processing
					64 Agri Machineries and Services
					63 Agri Inputs & Machinery
					70 Automobile, Tools and Accessories
78 Computer Hardware & Software					

					100 Home Appliances and Electricals
					71 Bakery and Dairy Products
					128 Provision Stores
					151 Vendors-Fruits
					153 Vendors-Vegetables
					152 Vendors-Mutton/Chicken/Eggs/Fish
					150 Vendors-Flower/Coconut/Others
					93 Fancy Stores, Gift Items & Antiques
					101 Home Furnituer and Furnishing
					114 Medical Store/Pharmacy
					98 Garments & Cloth
					108 Leather & Leather Products
					115 Metals, Glass and Plastic Products
					140 Stationery, Paper and Packaging

					135 Scientific & Laboratory Instruments
					104 Jewelry & Gemstones
					99 Hardware
					146 Telecommunications
					136 Scrap & Second Hand Items
					120 Other Products
					76 Cloth and Garments
					85 Eateries/Mess/Restaurants
					96 Food Processing
					109 Leather Processing & Products
					105 Lathe & Metal
					97 Furnitures
					126 Pottery/Clay
					147 Toy Manufacturing
					124 Plastic Products
					87 Electric items
					89 Electronic and Computer Items
					61 Agri Equipments

					139 Sports Goods
					121 Paper Products
					75 Ceramic Products
					133 Rubber Products
					132 Rope/Coir Products
					92 Fabrication Work
					119 Other
					72 Beautician
					144 Tailoring & Cloth Work
					106 Laundry & Related Services
					86 Education & Training Institutes
					138 Security Services
					88 Electrician
					125 Plumbing
					74 Carpenter
					111 Mason/Constructi on Work
					112 Mechanics
					113 Medical Services
					110 Legal Services

					81 Courier & Cargo Services
					90 Event Management & Related Services
					122 Photo & Video Recording Studio
					148 Travel & Tourism Services
					57 Accommodation & Related Services
					123 Photocopy, Lamination & Binding
					77 Computer and Internet Services
					116 News, Advertising & Mass Media
					129 Purohit/Priest/Astrology & Related Services
					59 Agents & Contractors
					73 Beedi/Agarbatti Rolling & Peeling Works
					154 Veterinary & Pet Care Services Provider
					142 Supervisor
					134 Sales Person

					103 House Maid / Cook
					91 Executives / Clerks
					117 Nurse
					8 Child Care Taker
					149 Typists/ Computer Operator
					43 Teacher
					82 Delivery Boys
					145 Technician
					79 Construction Labour
					65 Agriculture Labour
					83 Doctor
					107 Lawyer
					60 Agents / Brokers
					131 Reporters
					84 Drivers
					143 Tailor
					130 Receptionist
					118 Office Sub Staff / Attendor
					80 Consultant
					58 Accountant /Cashier
					137 Security Personnel

					102 Home Maker
					45 Unemployed
					141 Student
customerDetails/occupationOthers	C/ M	String	30	Occupation Others	if Occupation is 'Others'
customerDetails/religion	O	String		Religion	1-Hindu
					2-Christian
					3-Muslim
					4-Others
customerDetails/religionOthers	C/ M	String	20	Religion Others	if Religion is 'Others'
customerDetails/category	O	String		Category	1-General
					2-SC
					3-ST
					4-OBC
					5-Others
customerDetails/categoryOthers	C/ M	String	20	Category Others	if Category is 'Others'
customerDetails/ CIFCreatedDate	O	String		CIF Created Date	
customerDetails/ title	O	String		Title	MS -MISS
					MR- MISTE--
					MRS -M-S
					DR -DOCTOR -
					INS -INSTITUTION
					M/S- MESSRS
					MSTR- MASTER
customerDetails/ grossannualIncome	O	String		1 - Less than 25000	
				2 - 25001 - 50000	
				3 - 50001 - 100000	

				4 - 100001 - 200000	
				5 - Above 200000	
customerDetails/ qualification	O	String		Qualification	1-Illiterate 2-Matriculate 3-Graduate 4-PG 5-Others
customerDetails/ qualificationOthers	O	String		Qualification Others	
customerDetails/ politicalyExposed	O	String		Politicaly Exposed	1-Yes 2-Related to PEP 3-Not Applicable
customerDetails/ instaKit	O	String		InstaKit	TRUE FALSE
customerDetails/ instaKitNumber	C/ M	String		instaKitNumber	If instaKit is true , then this field is mandatory
customerDetails/ constitutionCode	O	String		Constitution Code	INDIV INDIVIDUAL PARTN PARTNERSHIP FIRM PUBLI PUBLIC LTD. CO TRUS TRUST COOPE CO-OPERATIVE SOCIETY PVTLT PVT. LTD. COMPANY

					PROPR PROPRIETORSHIP
					HUF H. U. F.
					CLUB CLUB
					ASSOC ASSOCIATION
					FINAN FINANCIAL INSTITUTE
					GOVTS GOVT ORGANISATION (STATE)
					GOVTC GOVT ORGANISATION (CENTRAL)
					OTHER OTHERS RETAIL TRADE
customerDetails/ accountowner	O	String		Account owner	
customerDetails/chequeBook	O	String		Holds checkbook is present or not	
customerDetails/ mobileBanking	O	String		Holds MobileBankingis present or not	
customerDetails/personalized	O	String		personalizedor not	
				Ex: True, False	
customerDetails/SMSAlerts	O	String		Holds SMSAlerts is present or not	
customerDetails/internetBanking	O	String		Holds internetBanking is present or not	
customerDetails/staffFlag	O	String		Customer is staff or not	
customerDetails/riskLevel1	O	String		Hold risk level.	

				Ex: low, Medium, high	
customerDetails/FCUCheck	O	String		FCUCheck.	
				Ex: true, false	
customerDetails/customerClassification	O	String		Hold CustomerClassification	
				Ex: low, Medium, high	
customerDetails/age	O	String		Holds age	
customerDetails/FATCADeclaration	O	String		Holds FATCADeclaration	
				EX: True,False	
customerDetails/ ekycMode	O	String			
customerDetails/ registrationNum	O	String	12		
customerDetails/ dateOfIncorporation	O	Date			
customerDetails/ layoutId	O	String	6		
customerDetails/ gstNumber	O	String	16		
customerDetails/ smsAlert	O	string	2	DN-Domestic Num IN-Internatinal Num	
customerDetails/ internatinalMobileNum	O	String	13		
customerDetails/isdCode	O	String	10		
customerDetails/ fullKYCStatus	O	String		13 - Appointment Fixed 15- Follow Up 100669 - KYC Complied 100670 -Partial KYC	
getRetailCustomerInfoRes /body /errorInfo	O, Repeating	Complex			Will be populated in case of any business exception from back end
errorInfo/errorCode	M	String		<u>Error code</u>	
errorInfo/errorDescription	M	String		<u>Error Desc</u>	
errorInfo/errorType	O	String		<u>Error Type</u>	

errorInfo/errorSource	0	String			Application code where error generated
-----------------------	---	--------	--	--	--

➤ **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.

-----END OF DOCUMENT-----