



AddSavingsAccount API GATEWAY DOC

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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 **AddSavingsAccount** API is exposed within **AddSavingsAccount 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: xxxxxxxxxxxxxxxx
 - X-IBM-Client-Secret: xxxxxxxxxxxxxxxx
- **SIT URL:** <https://apiuat.ujjivansfb.in/ujjivan/development/v1/tokens>

5. AddSavingsAccount API Details

- **Overview:**

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

- **METHOD:** POST
- **API URL:**
 UAT : https://apiuat.ujjivansfb.in/ujjivan/development/v1/sbAcctAdd/addSavingsAccount
 PROD : To be done
- **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
addSavingsAccountReq/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/	M	String		ServiceName to be provided.	

serviceName					
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.	
addSavingsAccountReq /body/ custId	M	String	12	Customer id for which savings account needs to be created	
addSavingsAccountReq /body/ accountNumber	C/M	String	16	As part of Swagath Account Opening changes.	
addSavingsAccountReq /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)	
addSavingsAccountReq /body/accountDtls	M	Complex		This structure captures the details related to account	
accountDtls/branchId	M	String	6	Branch in which account to be created	
accountDtls/branchName	O	String	30		
accountDtls/schemeCode	M	String	5	scheme code for the SB account	CBS will provide the valid codes
accountDtls/schemeType	O	String	5	scheme type	CBS will provide the valid codes
accountDtls/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

addSavingsAccountReq/body/sbAcctGenInfo	M	Complex		This structure capture the information related to SB account general information	
sbAcctGenInfo/genLedgerSubHeadCode	O	String	5	Holds code of the general ledger subhead	CBS will provide the valid codes
sbAcctGenInfo/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.	
sbAcctGenInfo/acctStmntMode	M	String	1	B – Both, N – None, P – PassBook, S- Pass Sheet	If not captured by consumer, have to default to N
sbAcctGenInfo/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
sbAcctGenInfo/acctStmntFreqType	M	String	1	Account Statement frequency type Valid values are M/Q/H/Y	
sbAcctGenInfo/acctStmntFreqstartDt	M	String	2	Account Statement frequency start date Valid values are in between 1 to 31	
sbAcctGenInfo/acctStmntNxtPrintDt	M	Date		Account Statement next print date YYYY-MM-DTHH:MM:SS.000 Ex: 2017-06-01T00:0000.000	
addSavingsAccountReq/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 nominee registration number.	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 line 1	

contactInfo/address2	O	String	50	Address line 2	
contactInfo/address3	O	String	50	Address line 3	
contactInfo/cityCode	M	String	5	City code	
contactInfo/stateCode	M	String	5	State code	
contactInfo/postalCode	M	String	6		
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	O	String	50	Address line2	
contactInfo/address3	O	String	50	Address line3	
contactInfo/cityCode	M	String	5	City code	
contactInfo/stateCode	M	String	5	State code	
contactInfo/postalCode	M	String	20	PIN code	
addSavingsAccountReq/body/jointHolderDtls	O	ComplexRepeating		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/cityCode	M	String	5	City code	
contactInfo/stateCode	M	String	5	State code	
contactInfo/postalCode	M	String	20	Pin code	
body/ channelId	O	String	3	Ex: CRM, HHD, etc	
body/ corpEmployerId	O	String	5	Corporate employer Id Ex: UINFY	
body/ corpEmployeeId	O	String	15	Employee Id	
body/ corpEmpJoinDt	O	Date		Joining date of the employee yyyy-mm-ddThh:mm:ss.sss	
body/ freezeCode	O	String	1	D – Debit Freeze C – Credit Freeze T – Total Freeze	
body/ freezeReasonCode	O	String	5	CBS valid codes	
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	
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➤ **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					
addSavingsAccountRes/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	
addSavingsAccountRes/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	Account type code	
accountDtls/schemeType	M	String	5	Account Type	
accountDtls/acctCurr	O	String	3	Currency of the account created	
accountDtls/modeOfOperationDesc	O	String	50		
accountDtls/ ifscCode	O	String	16		
accountDtls/ cifId	O	String	12		
accountDtls/ mobileNumber	O	String	15		
accountDtls/ emailId	O	String	75		
addSavingsAccountRes/body/errorInfo	O, Repeating	Complex			Will be populated in case of any business exception from back end
addSavingsAccountRes/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
addSavingsAccountRes/body/errorInfo/errorCode	C	String		If Status = 1, value will be populated with error code	
addSavingsAccountRes/body/errorInfo/errorDescription	C	String		If Status = 1, value will be populated with error description	

addSavingsAccountRes/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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