



**AddNewRetailCustomer 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 **AddNewRetailCustomer** 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 AddNewRetailCustomer API is exposed within **AddNewRetailCustomer Products**.
- 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 also mentioned in the below section.

## 3. STEPS TO ACCESS & SUBSCRIBE IN PORTAL

Refer Subscription User manual shared during initial on board.

## 4. 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.
- **Request Type:** GET
- **Mandatory HTTP Headers:**
  - X-IBM-Client-Id: xxxxxxxxxxxxxxxxx
  - X-IBM-Client-Secret: xxxxxxxxxxxxxxxxx
- **SIT URL:** <https://apiuat.ujivansfb.in/ujivan/development/v1/tokens>

## 5. AddNewRetailCustomer API DETAILS

- **Overview:**

Service is designed to create customer in CRM. The API Gateway makes a backend ESB call which in turn connects to **CIFCreation**.

- **Request Type:** POST
- **API URL:**
  - UAT : <https://apiuat.ujjivansfb.in/ujjivan/development/v2/retailCustCreation/addNewRetailCustomer>
  - PROD : <https://api.ujjivansfb.in/ujjivan/development/v1/retailCustCreation/addNewRetailCustomer>
- **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 UjivanSFB\_API\_Integration\_TechnicalProcess\_document)

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

Element Name	M/O/C	Data Type	Size	Description	Validation Rules
addNewRetailCustomerReq/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.

If "layoutKey" is co-applicant(102202) please consider the fields which are highlighted in "Blue" color  
 If "layoutKey" is Assets(102201) please consider all the fields as per document

  
 CIF Codes For  
 LOS.xlsx

Documents:

addNewRetailCustomer Req /body	M	Complex		
body/title	M	String	2	1-MR, 5-MRS, 15-MISS, 4-MASTER, 2-M/S, 5-MRS, 18 – INS, 7 – MSTR, 3 – DR
body/firstName	M	String	256	First name of the customer
body/lastName	M	String	256	Customer last name
body/middleName	O	String	256	Customer middle name
body/customerType	M	String	1	1- Existing Customer 2 - New Customer
body/ staffFlag	M	String	2	Y-Yes, N-No
body/ ujjivanEmpId	C/M	String	15	Mandatory if 'staffFlag is selected as 'Y'
body/branch	M	String	6	Branch code
body/ centerId	O	String	25	
body/ groupId	O	String	25	
body/ mobileNumber	M	Number	10	
body/ email	O	String	125	
body/ channel	M	String	15	CRMNEXT, Artoo, Glow Sysarc
body/ sourceOfLead	M	Number	1	4-Activity Lead 5-Branch Lead 9-Campaign 10-Cold Call 3-Customer Referral Call 6-Email 11-Others

				1-Self-Referral 7-SMS 2-Wish-List	
body/ otherSourceOfLead	C/M	String	50	Mandatory if 'sourceOfLead' is selected as 'Others'	
body/ campaignName	C/M	String	50	Mandatory if 'sourceOfLead' is selected as 'Campaign'	
body/ cifId	O	String	12		
body/ cifCreatedDt	O	Date		YYYY-MM-DD	
body/ customerPhoto	O				
body/ customerSignature	O				
body/statusCodeKey	M	Number	6	100048-Loan sanctioned	
body/ productCategoryId	M	String	3	Refer Ujjivan BPD sheet	
body/ productKey	M	String	3	Refer Ujjivan BPD sheet	
body/ appointmentDtTime	C/M	DateTime		Mandatory for appointment fix stage YYYY-MM-DDThh:mm:ss.sss	
body/followupDtTime	O	DateTime			
body/ comments	C/M	String	50	Based on status codes	
body/ constitutionCode	M	String	8	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	Pass INDIV-INDIVIDUAL for retail
body/ preferredLanguage	M	String	3	Default 7-ENGLISH refer - CIF Codes For LOS excel document	
body/isSavingAccountRequired	C/M	String	1	Y-Yes, N-No Conditional Mandatory (For Unsecured Individual Loan & Group Loan selected as Product Category)	

body/ chequeBook	O	String	1	1-true 0-false	
body/ body/ internetBanking	O	String	1		
body/ SMSAlerts	O	String	1		
body/ instaKit	O	String	1		
body/ personalized	O	String	1		
body/ isAvailableIKITAcctNo	C/M	String	1	1-Yes, 2-No Conditional Mandatory (if Add on Facilities, user se'ects 'Ins'a Kit')	
body/ preferPassbookToState ment	C/M	String	1	1-Yes, 2-No Conditional Mandatory (if Savings product selected) Default-Yes	
body/ modeOfOperation	M	String	1	Mandatory (As per CBS Codes) Default-SELF 1 - SELF 4 - Jointly or Survivor 2 - Either OR Survivor 3 - Former OR Survivor 5 - Any 1 Single or Survivor 29 - MINOR ALONE & OPERATED BY GUARDIAN	
body/ accountStatementMode	M	String	1	Default – 'P' B - Both N - None P - Passbook S - Statement R - Deposit Receipt	
body/ dispatchMode	M	String	1	Default N – No dispatch	
body/ typeOfPhotoIdProof	M	String	5	IDBC - Birth Certificate IDDL - Driving License IDPP – Passport IDPC - Pan Card UID- Aadhar Card VOTER ID - Voter Card IDRC - Ration Card IDNC - NREGA Card IDPS - Post office savings passbook IDCG - Certificate from central government IDGO - Letter from gazzetted officer IDOT – Others IDTC - Transfer Certificate IDMS - Mark sheet IDMC - Relationship proof	
body/ photoIdProofDocNum	M	String	20	Document No. of Photo ID Proof	

body/ photoIdProofIssueDt	O	Date		Issue Date of Photo ID Proof	YYYY-MM-DD
body/ photoIdProofExpDt	O	Date		ExpiryDate of Photo ID Proof	YYYY-MM-DD
body/ placeOfIssue	M	String	100	Default “.”	
body/ idIssuedOrg	M	String	5	Default “.” UIDAI-Unique Identification Authority of India ITD-Income Tax Department MH-Ministry of Home MEA-Ministry of External Affairs	
body/ typeOfAddressProof	M	String	4	IDBC - Birth Certificate IDDL - Driving License IDPP – Passport IDPC - Pan Card UID- Aadhar Card VOTER ID - Voter Card IDRC - Ration Card IDNC - NREGA Card IDPS - Post office savings passbook IDCG - Certificate from central government IDGO - Letter from gazzetted officer IDOT – Others IDTC - Transfer Certificate IDMS - Mark sheet IDMC - Relationship proof	
body/ addressProofDocNum	M	String	20	Document No. of Address ID Proof	
body/ addressProofIssueDt	O	Date		Issue Date of Address ID Proof	YYYY-MM-DD
body/ addressProofExpDt	O	Date		Expiry Date of Address ID Proof	YYYY-MM-DD
body/ additionalDoc	C/M	String	1	1-Yes, 2-No Conditional Mandatory if both photo id proof and address proof selected as No	
body/ additionalDocType	C/M	String	4	Conditional Mandatory (if Additional Doc select'd a' 'Yes') IDBC - Birth Certificate IDDL - Driving License IDPP – Passport IDPC - Pan Card UID- Aadhar Card VOTER ID - Voter Card IDRC - Ration Card IDNC - NREGA Card IDPS - Post office savings passbook IDCG - Certificate from central government	



				IDGO - Letter from gazzetted officer IDOT – Others IDTC - Transfer Certificate IDMS - Mark sheet IDMC - Relationship proof	
body/ additionalDocNum	C/M	String	20	Conditional Mandatory (if Additional Doc select'd a' 'Yes')	
body/ additionalDocIssueDt	O	Date		YYYY-MM-DD	
body/ additionalDocExpDt	O	Date		YYYY-MM-DD	
body/ maidenName	O	String	50		
body/ fatherName	M	String	60		
body/ motherName	M	String	60		
body/ motherMaidenName	O	String	60		
body/ maritalStatus	M	String	3	001 - SINGLE 002 - MARRIEE 003 - DIVORCED 005 - WIDOWER 006 - SEPARATED	
body/ "husband/spouseName"	C/M	String	60	Conditional Mandatory (if Marital Stat's is 'M'ried')	
body/ preferredAddress	O	String	1	P - Permanant O - Office R - Residence/Communicat–on B - Business	
body/ coApplicantAddrSameAs Applicant	O	String	1	Yes, No	
body/ currentAddress1	M	String	35		
body/ currentAddress2	O	String	35		
body/ currentAddress3	O	String	35		
body/ landmark	M	String	35		
body/ currentCity	M	String	35	Refer - CIF Codes For LOS excel document	
body/ currentDistrict	M	String	35		
body/ currentState	M	String	35	Refer - CIF Codes For LOS excel document	
body/ currentCountry	M	String	35	Default - IN	
body/ currentPinCode	M	Number	10		
body/ isPermanentAddressSameAsAbove	O	String	1	1-Yes, 2-No	
body/ permanentAddrLine1	C/M	String	35		

body/permanentAddrLine2	O	String	35	If Permanent Address not same as above, Permanent Address needs to be manually filled. Else on ticking Permanent Address (same as Above), details of Current Address are auto populated	
body/permanentAddrLine3	O	String	35		
body/landmark1	C/M	String	35		
body/permanentCity	C/M	String	35		
body/permanentDistrict	C/M	String	35		
body/permanentState	C/M	String	35		
body/permanentCountry	C/M	String	35		
body/permanentPincode	C/M	Number	10		
body/dateOfBirth	M	Date		YYYY-MM-DD	
body/minor	M	String	1	Y-Yes, N-No Holds the minor flag, Default-N	
body/guardianName	C/M	String	40	Conditional Mandatory (If Is Minor 'Y')	
body/minorRelationship				Minor Relationship with Guardian  Conditional Mandatory (If Is Minor equals Y)	MOTHER, FATHER, OTHERS, CA - COURT APPOINTED
body/telephoneNo	O	Number	10	Telephone No (with STD Code)	
body/nationality	M	String	1	I-Indian, F-Foreign National	
body/residentialStatus	M	String	1	Default - Resident Individual 1- Resident Individual 2 - Non Resident Indian 3 - Foreign National 4 - Person of Indian origin	
body/"form60/61"	C/M	String	1	Conditional Mandatory (Either PAN number or Form 60/61 needs to be filled at sent to LOS)	1-Form 60 2-Form 61
body/gender	M	String	1	M-Male F-Female U- Third Gender	
body/occupation	M	String	3	Refer Excel	
body/occupationType	M	String	25	Salaried Self Employed Unemployed Others	
body/religion	M	String	1	1 - HINDU 2 - MUSLIM 3 - CHRISTIAN 4 - SIKH 5 - JAIN 6 - BUDDHISM 7 - ZOROASTRIAN	

				8 - OTHER	
body/ religionOthers	C/M	String	30	Conditional Mandatory (if Religion is 'Others')	
body/ category	O	String		1-General 2-SC 3-ST 4-OBC 5-Others	
body/ categoryOthers	C/M	String	30	Mandatory if 'category' is selected as 'Others'	
body / personWithDisability	O	String	10	If customer is person with disability then value is Yes/No.	
body/ incomePerAnnum	M	Number	8		
body/ qualification	M	String	5	GRADU - Graduate ILLIT - Illiterate MATRC - Matriculate OTHER - Others POSTG - Post Graduate	
body/ qualificationOthers	C/M	String	30	Conditional Mandatory (if Qualification is 'Others')	
body/ politicallyExposedPerson	O	String	1	1-Yes 2-No 3-Not Applicable Default-No	
body/ FATCAdeclaration	O	String	25		
body/ customerPhoto	O				
body/ customerSignature	O				
body/ nominationRequired	M	String		Y- Yes, N- No	
body/ nomineeName	C/M	String	40		Conditional Mandatory if Nomination Required is Y
body/ nomineeRelation	C/M	String			
body/ nomineeAddressSameAs Applicant	C/M	String	1	Y- Yes, N- No	
body/ nomineeAddressLine1	C/M	String	45		
body/ nomineeAddressLine2	C/M	String	35		
body/ nomineeAddressLine3	C/M	String	35		
body/ nomineeDistrict	O	String	35		
body/ nomineeCity	C/M	String	35	Refer Excel	
body/ nomineeState	C/M	String	35	Refer Excel	
body/ nomineeCountry	C/M	String	35	Default - IN	
body/ nomineePincode	C/M	String	10		

body/ nomineeMobileNo	C/M	String	14	Nominee Mobile no to be specified If Nominee doesn't have mobile, enter Prespect's mobile number only	
body/ nomineeDOB	C/M	Date		YYYY-MM-DD	Conditional Mandatory if Nomination Required is Y
body/ nomineeMinor	C/M	String	1	Y –Yes, N - No	
body/ nomineeGuardianName	C/M	String	1		Conditional Mandatory if nomineeMinors Y
body/ nomineeGuardianRelationship	C/M	String	4	MTHR - MOTHER FTHR - FATHER OTHR - OTHERS CA - COURT APPOINTED	
body/ nomineeGuardAddrSameAsApplicant	C/M	String	1	Y –Yes, N - No	
body/ nomineeGuardianAddressLine1	C/M	String	45	Conditional Mandatory if 'nomineeGuardAddrSameAsApplicant' is No	
body/ nomineeGuardianAddressLine2	C/M	String	45		
body/nomineeGuardianAddressLine3	C/M	String	45		
body/nomineeGuardianDistrict	C/M	String	35		
body/nomineeGuardianCity	C/M	String	35		
body/nomineeGuardianState	C/M	String	35		
body/nomineeGuardianCountry	C/M	String	35		
body/nomineeGuardianPincode	C/M	Number	10		
body/nomineeGuardianMobileNo	C/M	String	14		
body/appliedLoanAmount	M	Decimal			
body/loanSanctionedAmount	M	Decimal			
body/ layoutKey	M	String	6	Asset-102201 Co-applicant-102202	
body/ ratingKey	M	String	1	Default - 1	

body/ leadId	M	String	16	Lead Id	
body/ leadParentId	C/M	String	16	Mandatory for co applicant	
body/ coApplicantRelationship	M	String		Refer - CIF Codes For LOS excel document	
body/ ekycRefNum	O	String	50	EKYC Reference Number	
body/ aadharVaultRefNum	O	String	50		
body/ aadharEnrollmentNum	O	String	28		
body/nonFaceToFace	M	String	1	Added new field "FieldID_3993" as NonFaceToFace. The field will be used to send flag Y/N to identify whether the customer is face to face onboarded or not. Yes- Y / No- N.	
<b>NOTE:</b> The field will be handled @ ESB side only no need to pass from source system.					

➤ **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					
addNewRetailCustomerRes/ resHdr	Complex				
resHdr/consumerContext/ap plicationId	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	DateTime		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	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	
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	
addNewRetailCustomerRes/body/ custId	M	String	16	cust Id	
addNewRetailCustomerRes/body/ leadId	M	String	16	Lead Id	
addNewRetailCustomerRes/body/ errorInfo	O, Repeating	Complex			Will be populated in case of any business exception from back end
errorInfo/errorCode	M	String		Error code	
errorInfo/errorDescription	M	String		Error Desc	
errorInfo/errorType	O	String		Error Type	
errorInfo/errorSource	O	String			Application code where

					error generated
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➤ **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-----