



## **AddRecurringDepositAccount 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 **AddRecurringDepositAccount** 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 **AddRecurringDepositAccount** API is exposed within **AddRecurringDepositAccount 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. TO ACCESS & SUBSCRIBE IN PORTAL

Refer Subscription User manual shared during initial on board.

## 4. API AUTHENTICATION

JWT Access token to be passed in header section of Authorization 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: xxxxxxxxxxxxxxxx
  - X-IBM-Client-Secret: xxxxxxxxxxxxxxxx
- **SIT URL:** <https://apiuat.ujjivansfb.in/ujjivan/development/v1/tokens>

## 5. AddRecurringDepositAccount API Details

➤ **Overview:**

Service is designed to add a RD for given customer id. The API Gateway makes a backend ESB call which in turn connects to provider system **CBS** of service name **TDAcctAdd**.

➤ **METHOD:** POST

➤ **API URL:**

UAT :

<https://apiuat.ujjivansfb.in/ujjivan/development/v1/rdAcctAdd/addRecurringDepositAccount>

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
addRecurringDepositAccountReq/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.	
addRecurringDepositA ccountReq/body/custI d	M	String	16	Customer Id to which RD account to add	
addRecurringDepositA ccountReq/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	O	String	15	Employee Id in case SOURCEOFLEAD is EMREF (Employee Refferal)	
addRecurringDepositA ccountReq /body/accountDtIs	M	Complex		This structure holds the account related info	
accountDtIs /branchId	M	String	5	Branch in which account to be created	
accountDtIs /branchName	O	String	30		
accountDtIs /schemeCode	M	String	5	Account scheme code	
accountDtIs /schemeType	O	String	5	Account scheme type	
accountDtIs /acctCurr	O	String	3		If not populate ESB will default to "INR"
accountDtIs/ modeOfOperation	O	String	2		 modeOfOperation. xls
accountDtIs/ goal1	M	String	5	001 – MARRIAGE 002 – EDUCATION 003 – HOUSE 004 – RETIREMENT	

				005 – FESTIVAL 006 - FAMILY FUNCTION 007 –BUSINESS 008 – OTHERS	
accountDtls/ goal2	M	String	80	Free text	
addRecurringDepositAccountReq/body/rdAcctGenInfo	M	Complex		This structure capture the information related to RD account general information	
rdAcctGenInfo / genLedgerSubHeadCode	O	String	5	General ledger subhead code	
rdAcctGenInfo/acctStatementMode	M	String		Account Statement Mode	N – None S –Statement P – Passbook R – Deposit Receipt
rdAcctGenInfo/dispatchMode	C/M	String	5	Dispatch Mode 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 acctStmetMode is 'S', need to pass this value
addRecurringDepositAccountReq/body/depositDetails	Complex				
depositDetails/initialDepositAmt	M	Decimal		Amount that is initially deposited while opening RD account	
depositDetails/depositTermInDays	C/M	String		Deposit term in days. If this provides, maturity date will be system calculated and should not enter any values	It is optional if provide term in months
depositDetails/depositTermInMonths	C/M	String		Deposit term in months. If this provides, maturity date will be system calculated and should not enter any values	It is optional if provide term in days
depositDetails/maturityDt	O	Date		The RD account maturity date. If this is given above deposit period fields auto calculated by CBS and should not enter	
addRecurringDepositAccountReq/body/repayAcctDtls	O	Complex			
repayAcctDtls/accountNumber	M	String	16	Account number to which the amount is to be transferred	
repayAcctDtls/schemeCode	O	String	5	Scheme code of the account	
repayAcctDtls/schemeType	O	String	5	Scheme type of the account	
repayAcctDtls/bankDetails	M	Complex		Bank details of the repay account	
bankDtls/bankId	O	String	6	Code of the bank	

bankDtls/bankName	O	String	80		
bankDtls/branchId	M	String	6		
bankDtls/branchName	O	String	30		
addRecurringDepositAccountReq/body/operativeAcctDtls	O	Complex		This aggregate holds The details of the account linked to the Recurring Deposit Being Opened	
operativeAcctDtls/accountNumber	M	String	16	Account number to which the amount is to be transferred	
operativeAcctDtls/schemeCode	O	String	5	Scheme code of the account	
operativeAcctDtls/schemeType	O	String	5	Scheme type of the account	
operativeAcctDtls/bankDtls	M	Complex		Bank details of the repay account	
bankDtls/branchId	M	String	6		
bankDtls/branchName	O	String	30		
addRecurringDepositAccountReq/body/renewalDtls	M	Complex			
renewalDtls/autoCloseOnMaturityFlag	M	String	1	Flag to indicate if deposit account must be automatically closed at the end of the deposit period.	Valid Values Y-Yes, N-No
renewalDtls/autoRenewalFlag	M	String	1	Indicate the type of automatic renewal that can be carried out at the end of the deposit period.	Valid values are L-Limited, U-Unlimited and N-No Auto Renewal.
renewalDtls/maxLengthOfRenewalAllowed	O	Long		Holds maximum number of times the account can be renewed. It should not exceed Maximum Auto Renewal Allowed that is 999.	This information must be entered if the value of Renewal Flag is Limited.
renewalDtls/renewalTermInDays	M	Long		Number of tenor days	
renewalDtls/renewalTermInMonths	M	Long		Number of tenor months	
renewalDtls/schemeCode	M	String	5	scheme code under which the account is to be renewed	
renewalDtls/schemeType	M	String	5	scheme type under which the account is to be renewed	
renewalDtls/genLedgerSubHeadCode	M	String	5	General ledger subhead code	
renewalDtls/interestTableCode	M	String	5	Holds the code for interest table	
renewalDtls/renewalOption	M	String	1	Type of renewal that must be carried out for the deposit account.	Valid Values are A-With Additional Amount, C-

					After Customer Instructions, F-fixed amount, I-Interest Only, M-Maturity Only, P-Principal Only, E-Principal Plus Extra
renewalDtIs/renewalAmt	M	Decimal		The amount for which the deposit must automatically renewed	
renewalDtIs/renewalAddnlAmt	O	Decimal		The additional amount for which the deposit account is renewed. This information is to be entered if the renewal option is of type A-With Additional amount OR E-Principal Plus Extra	
addRecurringDepositAccountReq/body/renewalDtIs/srcAcctDtIs	O	Complex		The ID of the operative account to be debited with the additional amount to automatically renew the deposit.	It is mandatory to specify a value in this field under the following conditions:1. If the value for the Auto. Renewal field is Limited or Unlimited.2. If the value for the Renewal Option is A. 3. If a value has been specified in the Renewal Addl. Amt field.
srcAcctDtIs/accountNumber	M	String	16	Account number to which the amount is to be debited	
srcAcctDtIs/schemeCode	O	String	5	Scheme code of the account	
srcAcctDtIs/schemeType	O	String	5	Scheme type of the account	
srcAcctDtIs/branchId	O	String	6	Code of the branch	
srcAcctDtIs/branchName	O	String	30	Name of the branch	
addRecurringDepositAccountReq/body/transDtIs	M	Complex		holds Details of the transaction that is required for the transfer of the funds from the Customer Operative account to the account that is being opened	
transDtIs/transType	M	String	1	Transaction type. C – Cash, T - Transfer	
transDtIs/transSubType	O	String	2	If the Transaction type is Cash the subtype is CR-Cross currency receipt and if the Transaction Type is Transfer the subtype is CI-Customer Induced	If no value populated, ESB will populate corresponding



					values based on the transaction type
transDtls/debitAcctDtls	C	Complex		Debit account details	Needs to give if transtype is 'T'
debitAcctDtls/accountNumber	M	String	16		
debitAcctDtls/schemeCode	O	String	5		
debitAcctDtls/schemeType	O	String	5		
debitAcctDtls/branchId	O	String	6		
debitAcctDtls/branchName	O	String	30		
addRecurringDepositAccountReq/body/nomineeDtls	O	Complex Repeating		This structure captures the nominee details for the account	
nomineeDtls/registrationNumber	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 value '1'
nomineeDtls/nomineeName	O	String	40	Nominee name	
nomineeDtls/relation	O	String	5	Relation type between nominee and account holder	
nomineeDtls/contactInfo	O	Complex		Hold the contact details of nominees	
contactInfo/phoneNumber	O	String	21	Phone Number	
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/cityCode	M	String	5	City code	
contactInfo/stateCode	M	String	5	State Code	
contactInfo/postalCode	M	String	5	Postal code	
contactInfo/countryCode	M	String	6	Country Code Default - IN	
nomineeDtls/nomineeMinorFlag	O	String	1	Indicates if the nominee is minor Y – Yes, N - No	

nomineeDtls/nomineeDob	O	Date		Nominee date of birth DD-MM-YYYY	
nomineeDtls/nomineePercent	O	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	O	String	1	Note: Needs to check with CBS on what is this code	
guardianInfo/guardianName	O	String	40		
guardianInfo/contactInfo	O	Complex		Hold guardian contact details	
contactInfo/phoneNumber	O	String	21	Phone Number	
contactInfo/ email	O	String	50	Email id	
contactInfo/ address1	M	String	50	Address line1	
contactInfo/ address2	O	String	50	Address line2	
contactInfo/ address3	O	String	50	Address line3	
contactInfo/cityCode	O	String		City Code	
contactInfo/stateCode	O	String		State Code	
contactInfo/postalCode	O	String	6	Postal Code	
addRecurringDepositAccountReq/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	O	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	O	String	50	Customer Id of the related party	
jointHolderDtls/ContactInfo	O	Complex		Joint Holder Contact Details	
contactInfo/phoneNumber	O	String	21	Phone Number	
contactInfo/ email	O	String	50	Email id	

contactInfo/ address	O	String	50	Address	
contactInfo/cityCode	O	String		City COde	
contactInfo/stateCode	O	String		State Code	
contactInfo/postalCode	O	String		Postal Code	
body/ openEffDate	O	Date		yyyy-mm-ddThh:mm:ss.sss	
body/ rdInstDay	O	String	2	Any valid numeric value from 1 to 27	
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	
body/categoryCode	O	String	80	Category code for the TD scheme	
body/goals	O	String	80	Goals for the TD scheme	
body/authenticationType	O	String	10	identifier for customer authentication type(Aadhar/OTP/DC) used while TD thru HDD.	

### ➤ 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": "<encriptped 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	
addRecurringDepositAccountRes/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	
addRecurringDepositAccountRes/body/accountNumber	M	String	16	Recurring deposit account number created	
addCurrentAccountRes/body/accountDetails	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		
addRecurringDepositAccountRes/body/errorInfo	O, Repeating	Complex			Will be populated in case of any business exception from back end
addRecurringDepositAccountRes/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
addRecurringDepositAccountRes/body/errorInfo/errorCode	C	String		If Status = 1, value will be populated with error code	

addRecurringDepositAccountRes/body/errorInfo/errorDescription	C	String		If Status = 1, value will be populated with error description	
addRecurringDepositAccountRes/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.