



GetLoanAccountDetails 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 **GetLoanAccountDetails** 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 GetLoanAccountDetails API is exposed within **GetLoanAccountDetails 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 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 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
- **UAT URL:** <https://apiuat.ujjivansfb.in/ujjivan/development/v1/tokens>

5. GetLoanAccountDetails API

- **Overview:**
Service is designed to fetch the loan account details of Customer. The API Gateway makes a backend ESB call which in turn connects to provider system **CBS/BRN**.
- **Method:** POST
- **API URL:**
UAT :
<https://apiuat.ujjivansfb.in/ujjivan/development/v2/loanAcctInq/getLoanAccountDetails>
- **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.

```
{
  "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. Datatype : String. Max Length: 15
- **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
getLoanActDtIsForLnRePaymentReq / reqHdr		
reqHdr/consumerContext/applicationId	M	String
reqHdr/ serviceContext/ uniqueMsgId	M	String
reqHdr/ serviceContext/ reqMsgDateTime	M	DateTime
reqHdr/ serviceContext/ serviceName	M	String

reqHdr/ serviceContext/ serviceVersion	O	String
reqHdr/ providerContext/ providerId	O/F	String
reqHdr/ userContext/ appUserID	M	String
reqHdr/ userContext/ appPassword	M	String
getLoanActDtlsForLnRePaymentReq/ body	M	Complex
getLoanActDtlsForLnRePaymentReq/body/accountNumber	M	String

➤ **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.

```
{
  "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:**

Element Name	M/O/C	Type
getLoanActDtlsForLnRePaymentRes/resHdr	Complex element	
resHdr/consumerContext/applicationId	M	String
resHdr/ serviceContext/ uniqueMsgId	M	String
resHdr/ serviceContext/ reqMsgDateTime	O	DateTime
resHdr/ serviceContext/ serviceName	M	String
reqHdr/ serviceContext/ serviceVersion	O	String
resHdr/ providerContext/ providerId	M	String
resHdr/ providerContext/ responseMsgDateTime	O	DateTime

resHdr/responseStatus/status	M	String
getLoanActDtIsForLnRePaymentRes/body	M	Complex
body/ accountNumber	M	String
body/ actNumWithSeries	C/M	String
body/ providerSysId	M	String
body/accountDtIs	M	Complex
accountDtIs/schemeCode	M	String
accountDtIs/schemeType	M	String
accountDtIs/ schmDescription	O	String
accountDtIs/brancheld	O	String
accountDtIs/branchName	O	String
accountDtIs/accountName	O	String
accountDtIs/accountOpenDt	M	Date
accountDtIs/acctStmntMode	M	String
accountDtIs/genLedgerSubHeadCode	O	String
accountDtIs/despatchMode	M	String
body/loanDtIs	M	Complex
loanDtIs/loanAmount	M	Decimal
loanDtIs/loanPeriodDays	O	Number
loanDtIs/loanPeriodMonths	M	Number
loanDtIs/netInterestRate	M	Decimal
loanDtIs/rePmtMethod	M	String
loanDtIs/OperativeAcctId	M	Number
loanDtIs/OperativeSchemeCode	O	String

loanDtls/OperativeSchemeType	O	String
loanDtls/OperativeBranchId	O	String
loanDtls/OperativeBranchName	O	String
loanDtls/amtAlreadyDisb	M	Decimal
loanDtls/amtAvailForDisb	M	Decimal
loanDtls/disburseAmt	M	Decimal
loanDtls/disburseDate	O	Date
loanDtls/srcDealerId	O	String
loanDtls/srcDealerName	O	String
loanDtls/disburseDealerId	O	String
loanDtls/disburseDealerName	O	String
loanDtls /rescheduleDtls	O	complex
loanDtls /totalDueAmt	M	Decimal
loanDtls /pendingDues	M	Decimal
loanDtls /pendingCharges	M	Decimal
loanDtls / totalDueAmt	M	Number
rescheduleDtls/type	M	String
rescheduleDtls/disburseFlg	M	String
rescheduleDtls/interestRateChange	O	String
rescheduleDtls/amountFlg	M	String
rescheduleDtls/prePaymentFlg	O	String
body/paymentDtls	M	Complex
paymentDtls/ installmentAmt	M	Decimal
paymentDtls/installmentFlg	M	String
paymentDtls/installmentType	M	String

paymentDtIs/installmentFormula	M	String
paymentDtIs/installmentId	M	String
paymentDtIs/installmentStartDt	M	Date
paymentDtIs/numOfInstallment	M	Number
paymentDtIs/nxtInstallmentDt	M	Date
paymentDtIs/numOfAdvInstllment	M	Number
paymentDtIs/installmentFreq	M	Complex
installmentFreq/type	M	String
installmentFreq/startDt	M/C	Number
installmentFreq/weekDay	M/C	Number
installmentFreq/weekNum	M/C	Number
installmentFreq/holidayStatus	M	String
paymentDtIs/interestFreq	M	Complex
interestFreq /type	M	String
interestFreq /startDt	M/C	Number
interestFreq /weekDay	M/C	Number
interestFreq /weekNum	M/C	Number
interestFreq /holidayStatus	M	String
paymentDtIs/holidayPeriodDtIs	O	Complexx
holidayPeriodDtIs/holidayPeriod	M	Number
holidayPeriodDtIs/autoRescheduleType	M	String
holidayPeriodDtIs/interestFlg	M	String

holidayPeriodDtIs/holidayPeriodInterestAmt	M	Decimal
holidayPeriodDtIs/interestFreq	M	Complex
interestFreq /type	M	String
interestFreq /startDt	M/C	Number
interestFreq /weekDay	M/C	Number
interestFreq /weekNum	M/C	Number
interestFreq /holidayStatus	M	String
paymentDtIs/interestRestBasis	O	String
paymentDtIs/interestRestFreq	O	String
body/jointHolderDtIs	M	Complex
jointHolderDtIs/relPartyType	M	String
jointHolderDtIs/relPartyTypeDesc	O	String
jointHolderDtIs/relPartyCode	O	String
jointHolderDtIs/relPartyCodeDesc	O	String
jointHolderDtIs/custId	M	String
jointHolderDtIs/name	O	String
jointHolderDtIs/ContactInfo	M	Complex
contactInfo/phoneNum	O	String
contactInfo/email	O	String
contactInfo/address	M	String
contactInfo/postalCode	M	String
getLoanActDtIsForLnRePaymentRes/body/errorInfo	O, Repeating	Complex
getLoanActDtIsForLnRePaymentRes/body/errorInfo/ errorSource	O	String

getLoanActDtlsForLnRePaymentRes/body/errorInfo/errorCode	C	String
getLoanActDtlsForLnRePaymentRes/body/errorInfo/errorDescription	C	String
getLoanActDtlsForLnRePaymentRes/body/errorInfo/errorType	O	String
resHdr/ additionalDetails/ details1	O/F	String
resHdr/ additionalDetails/ details1	O/F	String
resHdr/ additionalDetails/ details1	O/F	String

➤ **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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