



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

5. UpdateSavingsAccount API Details

- **Overview:**

Service is designed to update details of an existing savings account. The API Gateway makes a backend ESB call which in turn connects to provider system **CRM** of service name **1. FISSOLogin , 2.SBAcctMod, & 3.FISSOLogout.**

- **METHOD:** POST
- **API URL:**
 UAT : https://apiuat.ujjivansfb.in/ujjivan/development/v1/sbAcctMod/updateSavingsAccount
 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
updateSavingsAccount Req /body / reqHdr	Complex				
reqHdr/consumerCont ext/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.	
updateSavingsAccount Req/body/accountNu mber	M	String	16	Customer id for which savings account needs to be created	
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/ employeeId	C/M	String	15	Co mandatory field. This field to be mandatory only when SOURCEOFLEAD field value is EMREF (Employee Referral)	
updateSavingsAccount Req/body/calanderFla g	O	String	1	Represents Local Calander flag Can be defaulted to 'N'	
updateSavingsAccount Req/body/modeOfOpe ration	O	String	5	Represents Mode of operation code	
updateSavingsAccount Req/body/interestTabl eCode	O	String	5	Represents Interest table code Any of the valid interest table code. Ex: SBGEN	
updateSavingsAccount Req/body/branchId	O	String	8	Represents Branch Id , where the account is opened	
updateSavingsAccount Req/body/channelId	O	String	5	Represents Channel Id Ex: HHD, CRM	
updateSavingsAccount Req/body/electronicCl earingSystem	O	String	1	Represents ECS Flag – Electronic Clearing System Flag 'Y'- Indicates ECS is enabled for the account 'N' - Indicates ECS is not enabled for the account	
updateSavingsAccount Req/body/leadId	O	String	12	Represents Lead Id Lead Id as given by CRM	
updateSavingsAccount Req/body/kitNumber	O	String	10	Represents Kit Number Kit Number as entered by the user	

updateSavingsAccount Req/body/sbAcctGenInfo	M	Complex		This structure capture the information related to SB account general information	
sbAcctGenInfo/acctStmtMode	O	String	1	B – Both, N – None, P – PassBook	
sbAcctGenInfo/dispatchMode	O	String	1	CBS will provide the valid codes based on dispatch modes	
sbAcctGenInfo/acctStmtFreqType	C/M	String	1	Holds Type of the frequency. M-Monthly, Q-Quarterly, Y-Yearly.	Tag required when AcctStmtFreq tag is sent
sbAcctGenInfo/acctStmtFreqStartDt	C/M	String	2	“Tag required when AcctStmtFreq tag is sent Holds day on which statement must be printed. Valid values are 1 to 31	Tag required when AcctStmtFreq tag is sent
sbAcctGenInfo/acctStmtNextPrintDt	C/M	Date		Next print date of the statement. Format: YYYY-MM-DTHH:MM:SS.000	
updateSavingsAccount Req/body/nomineeDetails	O	Complex Repeating		This structure captures the nominee details for the account	
nomineeDetails/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	Service consumer will have to send default value ‘1’
nomineeDetails/nomineeName	M	String	40	Nominee name	
nomineeDetails/relation	M	String	5	Relation type between nominee and account holder	
nomineeDetails/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 details	
contactInfo/address2	O	String	50	Nominee contact info – address line 2	
contactInfo/address3	O	String	50	Nominee contact info – 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/nominee MinorFlag	M	String	1	Indicates if the nominee is minor Y – Yes, N – No	
nomineeDtls/nominee Dob	M	Date		Nominee date of birth DD-MM-YYYY	
nomineeDtls/nominee Percent	M	Decimal		Nomination percentage applicable to each nominee	
nomineeDtls/guardianI nfo	O	Complex		Details of the person authorized by the account holder to act on behalf of the minor nominee	
guardianInfo/guardian Code	M??	String	1	Note: Needs to check with CBS on what is this code	
guardianInfo/guardian Name	M	String	40		
guardianInfo/contactIn fo	M	Complex		Hold guardian contact details	
contactInfo/phoneNu m	O	String	21		
contactInfo/ email	O	String	50		
contactInfo/ address1	M	String	50		
contactInfo/ address2	O	String	50	Guardian contact info – address line 2	
contactInfo/ address3	O	String	50	Guardian contact info – address line 3	
contactInfo/cityCode	M	String	5		
contactInfo/stateCode	M	String	5		
contactInfo/postalCod e	M	String	20		
updateSavingsAccount Req/body/jointHolder Dtls	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/relPart yType	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/relPart yTypeDesc	O	String	100		
jointHolderDtls/relPart yCode	O	String	5		

jointHolderDtls/relPartyCodeDesc	O	String	50		
jointHolderDtls/custId	M	String	50	Customer Id of the realated 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		
contactInfo/stateCode	M	String	5		
contactInfo/postalCode	M	String	20		
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/ 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	

➤ **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					
updateSavingsAccountRes/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	
updateSavingsAccountRes/body/accountNumber	M	String	16	Returns the savings account number created	
updateSavingsAccountRes/body/accountDetails	M	complex		Returns other details of the account created.	
accountDetails/branchId	M	String	5		
accountDetails/branchName	O	String	30		
accountDetails/schemeCode	M	String	5	Account type code	
accountDetails/schemeType	M	String	5	Account Type	

accountDtls/acctCurr	O	String	3	Currency of the account created	
updateSavingsAccountRes/body/accountNumber	M	String	16	Returns the savings account number created	
updateSavingsAccountRes/body/accountDtls	M	complex		Returns other details of the account created.	
accountDtls/branchId	M	String	5		
accountDtls/branchName	O	String	30		
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	
updateSavingsAccountRes/body/errorInfo	O, Repeating	Complex			Will be populated in case of any business exception from back end
updateSavingsAccountRes/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
updateSavingsAccountRes/body/errorInfo/errorCode	C	String		If Status = 1, value will be populated with error code	
updateSavingsAccountRes/body/errorInfo/errorDescription	C	String		If Status = 1, value will be populated with error description	
updateSavingsAccountRes/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.

6. SAMPLE PAYLOAD



UpdatesavingsBankA
ccnt Req-res.txt

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