



UpdateTermDepositAccount 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 **UpdateTermDepositAccount** 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 **UpdateTermDepositAccount** API is exposed within **UpdateTermDepositAccount 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. UpdateTermDepositAccount API Details

- **Overview:**

Service is designed to update details of an existing TD account. The API Gateway makes a backend ESB call which in turn connects to provider system **CRM** of service name **TDAcctMod**.

➤ **METHOD:** POST

➤ **API URL:**

UAT : https://apiuat.ujjivansfb.in/ujjivan/development/v1/ tdAcctMod/updateTermDepositAccount
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
updateTermDepositAccountReq /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/ 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.	
updateTermDepositAc countReq/ body	M	Complex		This structure holds the Update TD account details	
body/accountNumber	M	String	16	AccountID Id to which this account belongs to	
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	O	String	15	Employee Id in case SOURCEOFLEAD is EMREF (Employee Referral)	
accountDtls/acctStmt Mode	M	Date		Account Statement Mode	
accountDtls/dispatch Mode	M	String	5	Dispatch Mode	
updateTermDepositAc countReq/ body/depositDetails	M	Complex			
depositDetails/ initialDepositAmt	M	Decimal		Value of initial deposit amount	
depositDetails/ depositTermInDays	M	Long		Number of days in the tenor	
depositDetails/ depositTermInMonths	M	Long		Number of months in the tenor	
updateTermDepositAc countReq/body/nomin eeDtls	O	Complex		This structure captures the nominee details for the account	
nomineeDtls/regNumb er	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'

nomineeDtls/nominee Name	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/address	M	String	50	Address details	
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	5	Default-IN	
nomineeDtls/nominee MinorFlag	O	String	1	Indicates if the nominee is minor Y – Yes, N – No	
nomineeDtls/nominee Dob	O	Date		Nominee date of birth DD-MM-YYYY	
nomineeDtls/nominee Percent	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/guardian Code	O	String	1	Note: Needs to check with CBS on what is this code	
guardianInfo/guardian Name	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/address	O	String	50	Address	
contactInfo/cityCode	O	String	5	City Code	
contactInfo/stateCode	O	String	5	State Code	

contactInfo/postalCode	O	String	5	Postal Code	
body/ repayDtls	O	Complex			
repayDtls/ repayMode	O	String	5	DD EFT	
repayDtls/ repayAcctNumber	O	String	30		
repayDtls/ repayAcctName	O	String	30		
repayDtls/ repayIfsc	O	String	30		
repayDtls/ repayBankName	O	String	30		
body/ renewalDtls	O	Complex			
renewalDtls/ autoRenewalFlg	O	String	1	This tag and value should be entered only when no renewal to be done. The value to be passed as N	
renewalDtls / renewalOption	M	String	1	P – Renew principal, M – Renew Principal and interest	
updateTermDepositAccountReq/ body	M	Complex		This structure holds the Update TD account details	
body/accountNumber	M	String	16	AccountID Id to which this account belongs to	
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	Different sources of lead. Predefined list to be maintained in Finacle as per CRMNext configuration	
body/ employeeId	O	String	15	Employee Id in case SOURCEOFLEAD is EMREF (Employee Referral)	
accountDtls/acctStmt Mode	M	Date		Account Statement Mode	
accountDtls/dispatch Mode	M	String	5	Dispatch Mode	
updateTermDepositAccountReq/ body/depositDetails	M	Complex			
depositDetails/ initialDepositAmt	M	Decimal		Value of initial deposit amount	
depositDetails/ depositTermInDays	M	Long		Number of days in the tenor	
depositDetails/ depositTermInMonths	M	Long		Number of months in the tenor	

updateTermDepositAccountReq/body/nomineeDtls	O	Complex		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	Service consumer will have to send default 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/address	M	String	50	Address details	
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	5	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/address	O	String	50	Address	
contactInfo/cityCode	O	String	5	City Code	
contactInfo/stateCode	O	String	5	State Code	
contactInfo/postalCode	O	String	5	Postal Code	
body/ repayDtls	O	Complex			
repayDtls/ repayMode	O	String	5	DD EFT	
repayDtls/ repayAcctNumber	O	String	30		
repayDtls/ repayAcctName	O	String	30		
repayDtls/ repayIfsc	O	String	30		
repayDtls/ repayBankName	O	String	30		
body/ renewalDtls	O	Complex			
renewalDtls/ autoRenewalFlg	O	String	1	This tag and value should be entered only when no renewal to be done. The value to be passed as N	
renewalDtls / renewalOption	M	String	1	P – Renew principal, M – Renew Principal and interest	

➤ 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

updateTermDepositAccountRes/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	
updateTermDepositAccountRes/body/accountNumber	M	String	16	Update TD account number for which details needs to fetch	
updateTermDepositAccountRes/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		
accountDtls/schemeType	O	String	5		
updateTermDepositAccountRes/body/errorInfo	O, Repeating	Complex			Will be populated in case of any business exception from

					back end
updateTermDepositAccountRes/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
updateTermDepositAccountRes/body/errorInfo/errorCode	C	String		If Status = 1, value will be populated with error code	
updateTermDepositAccountRes/body/errorInfo/errorDescription	C	String		If Status = 1, value will be populated with error description	
updateTermDepositAccountRes/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



UpdateTermDepositAccount
Req-res.txt

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