



API Specification Document  
For  
Know Your Customer (KYC) Integration  
[For Brokers] (v3.5)

## Document Version Control

Date	Version	Author	Reviewer	Description
28-09-2022	1.0	Snehal Davda	Mandar Deshkar	KYC integration document
08-10-2022	1.0	Snehal Davda	Mandar Deshkar	Sample/Scenarios included
23-11-2022	2.0	Snehal Davda	Mandar Deshkar	Support for DL, Passport & Voter Id included
28-11-2022	3.0	Snehal Davda	Mandar Deshkar	OVD upload API included
02-12-2022	3.0	Snehal Davda	Mandar Deshkar	OVD request & response fields included OVD Sample included
16-12-2022	3.1	Snehal Davda	Mandar Deshkar	OVD response field added Change in document size
22-12-2022	3.2	Snehal Davda	Mandar Deshkar	Sample/Scenarios updated
25-12-2022	3.3	Snehal Davda	Mandar Deshkar	Live URLs included
25-01-2023	3.4	Snehal Davda	Mandar Deshkar	Support for Corporate OVD included
17-05-2023	3.5	Sachin Bodke	Snehal Davda	Change in UAT Url

## Table of Contents

Document Version Control .....	2
Security .....	5
Authorization .....	5
Encryption .....	5
Signature Verification .....	5
API Specifications .....	6
Service # 1: Token API .....	6
Request .....	6
Response .....	6
Service # 2: Initiate KYC .....	7
Request .....	7
Response .....	7
Service # 3: KYC using Official Valid Document (OVD) Upload .....	9
Request .....	9
Response .....	9
Entity Details .....	11
Pan_Details .....	11
Ckyc_Details .....	11
Aadhaar_Details .....	11
Cin_Details .....	11
Epic_Details .....	11
DI_Details .....	11
Passport_Details .....	12
Kyc_Details .....	12
Address .....	12
POI_POA .....	13
Validation_Message .....	13
Response Description .....	14
Sample / Scenario .....	15
Scenario # 1: Retrieval using PAN .....	15
Scenario # 2: Retrieval using AADHAAR .....	16
Scenario # 3: Retrieval using CKYC Number .....	17
Scenario # 4: Retrieval using CIN .....	18
Scenario # 5: Retrieval using Driving License .....	20
Scenario # 6: Retrieval using Passport .....	21
Scenario # 7: Retrieval using Voter Id .....	22

Scenario # 8: OVD Upload (POA + POI) .....	23
Contact Matrix .....	25

## Security

### Authorization

Authorization token is required to access any ESB API. Token is based on OAUTH 2.0 standard and is of type JWT. It can be generated using Token API.

### Encryption

Extract the public key value from the token having key name 'pbk'. This key can be used to encrypt the sensitive data in the request before transferring to the server. Cipher type RSA with PKCS1 padding is used for key exchange. (Key size: 1024)

### Signature Verification

Extract the public key value from the token having key name 'pbk'. This can be used to generate the hash of the response and compare with signature available in HTTP response header. This will ensure the data integrity allowing to check whether the message has been changed on the way from the sender to the recipient.

## API Specifications

### Service # 1: Token API

<b>UAT Endpoint</b>	<a href="https://ilesbsanity.insurancearticlez.com/cerberus/connect/token">https://ilesbsanity.insurancearticlez.com/cerberus/connect/token</a>
<b>Live Endpoint</b>	<a href="https://app9.icicilombard.com/cerberus/connect/token">https://app9.icicilombard.com/cerberus/connect/token</a>
<b>Method</b>	POST

### Request

#### Header

Key Name	Type	Description / Example / Expected Value
Content-Type	Text	x-www-form-urlencoded

#### Body

Field Name	Type	Occurrence	Description / Example / Expected Value
grant_type	String	[1]	Grant type. Please set to "password"
client_id	String	[1]	Client Id
client_secret	String	[1]	Client secret
username	String	[1]	User name
password	String	[1]	User password
scope	String	[1]	Scope tagged to the API

*#Credentials will be shared after subscription of API*

### Response

#### Body

Field Name	Type	Description / Example / Expected Value
access_token	String	Token generated in JWT format
expires_in	Number	Seconds after which generated token will be expired
token_type	String	Type of the token generated
error	String	Error code generated due to invalid request data. Applicable only for non-successful HTTP response code
error_description	String	Error description defining the error code. Applicable only for non-successful HTTP response code

## Service # 2: Initiate KYC

<b>UAT Endpoint</b>	<a href="https://ilesbsanity.insurancearticlez.com/ilservices/customer/v1/kyc/initiate">https://ilesbsanity.insurancearticlez.com/ilservices/customer/v1/kyc/initiate</a>
<b>Live Endpoint</b>	<a href="https://online.icicilombard.com/ilservices/customer/v1/kyc/initiate">https://online.icicilombard.com/ilservices/customer/v1/kyc/initiate</a>
<b>Method</b>	POST
<b>Scope</b>	esb-kyc

### Request

#### Header

Key Name	Type	Description / Example / Expected Value
Authorization	Text	Token generated using Auth API
Content-Type	Text	application/json

#### Body

Field Name	Type	Occurrence	Description / Example / Expected Value
correlationId	String	[1]	Unique tracing identifier in UUID V4 format
certificate_type	String	[1]	Type of certificate Acceptable types are: PAN, AADHAAR, CKYC, CIN, VOTERID, DL, PASSPORT
pep_flag	Boolean	[1]	Flag to tag a customer as a politically exposed person (PEP). Set true to mark customer as PEP. Default value of this flag is false.
pan_details	Object	[0..1]	Set this object if Certificate_Type = PAN Please refer table: <a href="#">Pan Details</a>
ckyc_details	Object	[0..1]	Set this object if Certificate_Type = CKYC Please refer table: <a href="#">Ckyc Details</a>
aadhaar_details	Object	[0..1]	Set this object if Certificate_Type = AADHAAR Please refer table: <a href="#">Aadhaar Details</a>
cin_details	Object	[0..1]	Set this object if Certificate_Type = CIN Please refer table: <a href="#">Cin Details</a>
epic_details	Object	[0..1]	Set this object if Certificate_Type = VOTERID Please refer table: <a href="#">Epic Details</a>
dl_details	Object	[0..1]	Set this object if Certificate_Type = DL Please refer table: <a href="#">Dl Details</a>
passport_details	Object	[0..1]	Set this object if Certificate_Type = PASSPORT Please refer this table: <a href="#">Passport Details</a>
udf_1	String	[0..1]	User defined field. Max size limit up to 255 characters. Allowed special characters: '-'
udf_2	String	[0..1]	
udf_3	String	[0..1]	
udf_4	String	[0..1]	
udf_5	String	[0..1]	

### Response

#### Header

Key Name	Type	Description / Example / Expected Value
x-esb-signature	Text	Signature to check whether the message has been changed on the way from the sender to the recipient.

#### Body

Field Name	Type	Description / Example / Expected Value
correlationId	String	Unique tracing identifier in UUID V4 format as passed in the request
status	Boolean	True: If end-to-end call is processed successfully False: Otherwise

statusMessage	String	Success: If KYC details are found Failed: Otherwise
message	String	Additional details explaining the result of the transaction
kyc_details	Object	If KYC details are found then it will be presented inside this object. Please refer table: <a href="#">Kyc Details</a>



### Service # 3: KYC using Official Valid Document (OVD) Upload

<b>UAT Endpoint</b>	<a href="https://ilesbsanity.insurancearticlez.com/ilservices/customer/v1/kyc/ovd">https://ilesbsanity.insurancearticlez.com/ilservices/customer/v1/kyc/ovd</a>
<b>Live Endpoint</b>	<a href="https://online.icicilombard.com/ilservices/customer/v1/kyc/ovd">https://online.icicilombard.com/ilservices/customer/v1/kyc/ovd</a>
<b>Method</b>	POST
<b>Scope</b>	esb-kyc

#### Request

##### Header

Key Name	Type	Description / Example / Expected Value
Authorization	Text	Token generated using Auth API
Content-Type	Text	multipart/form-data

##### Form

Field Name	Type	Occurrence	Description / Example / Expected Value
correlationId	String	[1]	Unique tracing identifier in UUID V4 format
mobile_number	Number	[1]	Customer's mobile number with prefix STD code '91'
email	String	[1]	Customer's email address
customer_type	String	[0..1]	Type of customer Expected values are: 'I' for Individual customer 'C' for Corporate customer
is_poa_poi_same	Boolean	[1]	True – if POA and POI is same False – otherwise
poi	Array	[0..1]	Proof of Identity. Mandatory if 'is_poa_poi_same' set to false Please refer table: <a href="#">POI POA</a>
poa	Array	[1]	Proof of Address Please refer table: <a href="#">POI POA</a>
pep_flag	Boolean	[1]	Flag to tag a customer as a politically exposed person (PEP). Set true to mark customer as PEP. Default value of this flag is false.
udf_1	String	[0..1]	User defined field. Max size limit up to 255 characters. Allowed special characters: '-'
udf_2	String	[0..1]	
udf_3	String	[0..1]	
udf_4	String	[0..1]	
udf_5	String	[0..1]	

#### Response

##### Header

Key Name	Type	Description / Example / Expected Value
x-esb-signature	Text	Signature to check whether the message has been changed on the way from the sender to the recipient.

##### Body

Field Name	Type	Description / Example / Expected Value
correlationId	String	Unique tracing identifier in UUID V4 format as passed in the request
status	Boolean	True: If end-to-end call is processed successfully False: Otherwise
statusMessage	String	Success: If KYC details are found

		Failed: Otherwise
message	String	Additional details explaining the result of the transaction
kyc_details	Object	If KYC details are found then it will be presented inside this object. Please refer table: <a href="#">Kyc Details</a>
validation_message	Array	Validation message(s) encountered during extraction & verification of the uploaded document. Please refer <a href="#">Validation Message</a>

## Entity Details

### Pan\_Details

Field Name	Type	Occurrence	Description / Example / Expected Value
pan	String	[1]	PAN of the customer (Encrypted)
dob	string	[1]	Date of birth (For Individual customer) Date of incorporation (For corporate customer) Date must be in DD-MM-YYYY format (Encrypted)

### Ckyc\_Details

Field Name	Type	Occurrence	Description / Example / Expected Value
ckyc_number	String	[1]	Central KYC identification number (Encrypted)
dob	String	[1]	Date must be in DD-MM-YYYY format (Encrypted)

### Aadhaar\_Details

Field Name	Type	Occurrence	Description / Example / Expected Value
aadhaar_number	String	[1]	Customer's AADHAAR number (Encrypted)
full_name	String	[1]	Full name of the customer as registered in AADHAAR.
dob	Date	[1]	Customer's date of birth as registered on AADHAAR (Encrypted).
gender	Char	[1]	Customer's gender as registered on AADHAAR. Male: M Female: F Other: T

### Cin\_Details

Field Name	Type	Occurrence	Description / Example / Expected Value
cin	String	[1]	Corporate Identification Number (Encrypted)
doi	string	[1]	Date of incorporation Date must be in DD-MM-YYYY format (Encrypted)

### Epic\_Details

Field Name	Type	Occurrence	Description / Example / Expected Value
epic_number	String	[1]	Elector's photo identity card (EPIC) number (Encrypted)
dob	string	[1]	Date of birth Date must be in DD-MM-YYYY format (Encrypted)

### DL\_Details

Field Name	Type	Occurrence	Description / Example / Expected Value
dl_number	String	[1]	Driving License of the customer (Encrypted)
dob	string	[1]	Date of birth Date must be in DD-MM-YYYY format (Encrypted)

### Passport\_Details

Field Name	Type	Occurrence	Description / Example / Expected Value
file_number	String	[1]	File number of the active passport number issued by the Govt. of India (Encrypted)
dob	string	[1]	Date of birth Date must be in DD-MM-YYYY format (Encrypted)

### Kyc\_Details

Field Name	Type	Description / Example / Expected Value
il_kyc_ref_no	String	Unique reference KYC identifier generated by IL-ESB
certificate_type	String	Certificate type used for completing KYC
certificate_number	String	Certificate identification number as issued by the respective authority in India
Certificate_type_poa	String	Certificate type used for as POA for completing KYC
Certificate_number_poa	String	Certificate identification number as issued by the respective authority in India (POA)
first_name	String	First name of the customer
middle_name	String	Middle name of the customer
last_name	String	Last name of the customer
full_name	String	Full name of the customer
gender	Char	Gender of the customer M: Male F: Female T: Transgender / Other
dob	String	Date of birth / Date of Incorporation in DD-MM-YYYY format
mobile_number	String	Mobile number of the customer
email	String	Email address of the customer
ckyc_number	String	CKYC identification number if record is fetched from CKYC
il_customer_id	String	Customer identifier generated by the IL core system
permanent_address	Object	Permanent address of the customer. Please refer table: <a href="#">Address</a>
alternate_address	Object	Alternate address of the customer. Please refer table: <a href="#">Address</a>
udf_1	String	User defined field.
udf_2	String	
udf_3	String	
udf_4	String	
udf_5	String	

#this entity may undergo change depending on the acceptance by the core system.

### Address

Field Name	Type	Description / Example / Expected Value
address_line_1	String	Address line 1
address_line_2	String	Address line 2
address_line_3	String	Address line 3
pin_code	Integer	Area pin code
city	String	City
state	String	State
district	String	District

### POI\_POA

Field Name	Type	Description / Example / Expected Value
certificate_type	String	<p>Type of certificate</p> <p>For Individual customers, acceptable types for POI are: PAN, AADHAAR, VOTERID, DL, PASSPORT</p> <p>For Individual customers, acceptable types for POA are: AADHAAR, VOTERID, DL, PASSPORT</p> <p>For Corporate customers, acceptable types for POI is: PAN</p> <p>For Corporate customers, acceptable types for POA are: CIN, GSTIN</p>
document	File	<p>Document to upload. Front &amp; back side must be uploaded as a single image for Voter Id, Passport, AADHAAR (Pocket Versions)</p> <p>Expected formats are: .pdf , .jpg, .jpeg, .png</p> <p>Allowed file size up-to 10MB</p>

### Validation\_Message

Field Name	Type	Description / Example / Expected Value
proof_type	String	<p>Type of proof submitted</p> <p>Expected values are: POA, POI</p>
message	File	Validation/Error message

## Response Description

HTTP Response Code	Status	StatusMessage	Description
200	True	Success	Transaction is successful
	True	Failed	End to end transaction is not successful. Please refer “Message” for additional details.
	False	Failed	Unexpected result received from core system
400	-	-	Unexpected / missing request data
401/403	-	-	Token validation failed

## Sample / Scenario

### Scenario # 1: Retrieval using PAN

Example # 1.1: CKYC record found
Request (Plain Text)
<pre>{   "correlationId": "1086d769-e308-4fa0-a4dd-407057de96c2",   "certificate_type": "PAN",   "pep_flag": false,   "pan_details": {     "pan": "BPEPG1234T",     "dob": "02-10-1869"   } }</pre>
Response
<pre>{   "correlationId": "1086d769-e308-4fa0-a4dd-407057de96c2",   "status": true,   "statusMessage": "Success",   "message": "OK",   "kyc_details": {     "il_kyc_ref_no": "2176a123-e207-1aa5-a4dd-407057de47d3",     "certificate_type": "PAN",     "certificate_number": "BPEPG1234T",     "first_name": "Mohandas",     "middle_name": "Karamchand",     "last_name": "Gandhi",     "full_name": "Mr. Mohandas Karamchand Gandhi",     "gender": "M",     "dob": "02-10-1869",     "mobile_number": "",     "email": "mkgandhi@india.com",     "ckyc_number": "10013425158791",     "permanent_address": {       "address_line_1": "Gandhi House",       "address_line_2": "M. G. Road",       "pin_code": "360575",       "city": "Porbandar",       "state": "Gujarat"     },     "alternate_address": {       "address_line_1": "Gandhi House",       "address_line_2": "M. G. Road",       "pin_code": "360575",       "city": "Porbandar",       "state": "Gujarat"     }   } }</pre>

Example # 1.2: CKYC record found for PAN but DOB is incorrect
Request (Plain Text)
<pre>{   "correlationId": "1086d769-e308-4fa0-a4dd-407057de96c2",   "certificate_type": "PAN",   "pep_flag": false,   "pan_details": {     "pan": "BPEPG1234T",</pre>

<pre>       "dob": "02-11-1869"     }   } </pre>
<b>Response</b>
<pre> {   "correlationId": "1086d769-e308-4fa0-a4dd-407057de96c2",   "status": true,   "statusMessage": "Failed",   "message": "Failed to complete CKYC" } </pre>

## Scenario # 2: Retrieval using AADHAAR

<b>Example # 2.1: CKYC record found</b>
<b>Request (Plain Text)</b>
<pre> {   "correlationId": "1086d769-e308-4fa0-a4dd-407057de96c2",   "certificate_type": "AADHAAR",   "pep_flag": false,   "aadhaar_details": {     "aadhaar_number": "121212121212",     "full_name": "Mohandas Karamchand Gandhi",     "gender": "M",     "dob": "02-10-1869"   } } </pre>
<b>Response</b>
<pre> {   "correlationId": "1086d769-e308-4fa0-a4dd-407057de96c2",   "status": true,   "statusMessage": "Success",   "message": "OK",   "kyc_details": {     "il_kyc_ref_no": "2176a123-e207-1aa5-a4dd-407057de47d3",     "certificate_type": "AADHAAR",     "certificate_number": "XXXXXXXX1212",     "first_name": "Mohandas",     "middle_name": "Karamchand",     "last_name": "Gandhi",     "full_name": "Mr. Mohandas Karamchand Gandhi",     "gender": "M",     "dob": "02-10-1869",     "mobile_number": "",     "email": "mkgandhi@india.com",     "ckyc_number": "10013425158791",     "permanent_address": {       "address_line_1": "Gandhi House",       "address_line_2": "M. G. Road",       "pin_code": "360575",       "city": "Porbandar",       "state": "Gujarat"     },     "alternate_address": {       "address_line_1": "Gandhi House",       "address_line_2": "M. G. Road",       "pin_code": "360575",       "city": "Porbandar",       "state": "Gujarat"     }   } } </pre>



}

### Scenario # 3: Retrieval using CKYC Number

#### Example # 3.1: CKYC record found

##### Request (Plain Text)

```
{
  "correlationId": "1086d769-e308-4fa0-a4dd-407057de96c2",
  "certificate_type": "CKYC",
  "pep_flag": false,
  "ckyc_details": {
    "ckyc_number": "10013425158791",
    "dob": "02-10-1869"
  }
}
```

##### Response

```
{
  "correlationId": "1086d769-e308-4fa0-a4dd-407057de96c2",
  "status": true,
  "statusMessage": "Success",
  "message": "OK",
  "kyc_details": {
    "il_kyc_ref_no": "2176a123-e207-1aa5-a4dd-407057de47d3",
    "certificate_type": "CKYC",
    "certificate_number": "10013425158791",
    "first_name": "Mohandas",
    "middle_name": "Karamchand",
    "last_name": "Gandhi",
    "full_name": "Mr. Mohandas Karamchand Gandhi",
    "gender": "M",
    "dob": "02-10-1869",
    "mobile_number": "",
    "email": "mkgandhi@india.com",
    "ckyc_number": "10013425158791",
    "permanent_address": {
      "address_line_1": "Gandhi House",
      "address_line_2": "M. G. Road",
      "pin_code": "360575",
      "city": "Porbandar",
      "state": "Gujarat"
    },
    "alternate_address": {
      "address_line_1": "Gandhi House",
      "address_line_2": "M. G. Road",
      "pin_code": "360575",
      "city": "Porbandar",
      "state": "Gujarat"
    }
  }
}
```

#### Example # 3.2: CKYC record found but DOB is incorrect

##### Request (Plain Text)

```
{
  "correlationId": "1086d769-e308-4fa0-a4dd-407057de96c2",
  "certificate_type": "CKYC",
  "pep_flag": false,
  "ckyc_details": {
```

<pre>       "ckyc_number": "10013425158791",       "dob": "02-11-1869"     }   } </pre>
<b>Response</b>
<pre> {   "correlationId": "1086d769-e308-4fa0-a4dd-407057de96c2",   "status": true,   "statusMessage": "Failed",   "message": "Failed to complete CKYC" } </pre>

<b>Example # 3.3: CKYC record not found</b>
<b>Request (Plain Text)</b>
<pre> {   "correlationId": "1086d769-e308-4fa0-a4dd-407057de96c2",   "certificate_type": "CKYC",   "pep_flag": false,   "ckyc_details": {     "ckyc_number": "10013425158791",     "dob": "02-10-1869"   } } </pre>
<b>Response</b>
<pre> {   "correlationId": "1086d769-e308-4fa0-a4dd-407057de96c2",   "status": true,   "statusMessage": "Failed",   "message": "No record found" } </pre>

#### Scenario # 4: Retrieval using CIN

<b>Example # 4.1: CKYC record found</b>
<b>Request (Plain Text)</b>
<pre> {   "correlationId": "1086d769-e308-4fa0-a4dd-407057de96c2",   "certificate_type": "CIN",   "pep_flag": false,   "cin_details": {     "cin": "L67200MH2000PLC129409",     "doi": "02-10-1869"   } } </pre>
<b>Response</b>
<pre> {   "correlationId": "1086d769-e308-4fa0-a4dd-407057de96c2",   "status": true,   "statusMessage": "Success",   "message": "OK",   "kyc_details": {     "il_kyc_ref_no": "2176a123-e207-1aa5-a4dd-407057de47d3",     "certificate_type": "CIN",     "certificate_number": "L67200MH2000PLC129409",     "first_name": "Mohandas",     "middle_name": "Karamchand",     "last_name": "Gandhi",     "full_name": "Mr. Mohandas Karamchand Gandhi", </pre>

```

    "gender": "M",
    "dob": "02-10-1869",
    "mobile_number": "",
    "email": "mkgandhi@india.com",
    "ckyc_number": "10013425158791",
    "permanent_address": {
      "address_line_1": "Gandhi House",
      "address_line_2": "M. G. Road",
      "pin_code": "360575",
      "city": "Porbandar",
      "state": "Gujarat"
    },
    "alternate_address": {
      "address_line_1": "Gandhi House",
      "address_line_2": "M. G. Road",
      "pin_code": "360575",
      "city": "Porbandar",
      "state": "Gujarat"
    }
  }
}

```

#### Example # 4.2: CKYC record found but DOB is incorrect

##### Request (Plain Text)

```

{
  "correlationId": "1086d769-e308-4fa0-a4dd-407057de96c2",
  "certificate_type": "CIN",
  "pep_flag": false,
  "cin_details": {
    "cin": "L67200MH2000PLC129409",
    "doi": "02-10-1869"
  }
}

```

##### Response

```

{
  "correlationId": "1086d769-e308-4fa0-a4dd-407057de96c2",
  "status": true,
  "statusMessage": "Failed",
  "message": "Failed to complete CKYC"
}

```

#### Example # 4.3: CKYC record not found

##### Request (Plain Text)

```

{
  "correlationId": "1086d769-e308-4fa0-a4dd-407057de96c2",
  "certificate_type": "CIN",
  "pep_flag": false,
  "cin_details": {
    "cin": "L67200MH2000PLC129409",
    "doi": "02-10-1869"
  }
}

```

##### Response

```

{
  "correlationId": "1086d769-e308-4fa0-a4dd-407057de96c2",
  "status": true,
  "statusMessage": "Failed",
  "message": "No record found"
}

```

}

### Scenario # 5: Retrieval using Driving License

#### Example # 5.1: CKYC record found

##### Request (Plain Text)

```
{
  "correlationId": "1086d769-e308-4fa0-a4dd-407057de96c2",
  "certificate_type": "DL",
  "pep_flag": false,
  "dl_details": {
    "dl_number": "GJ0212345678978",
    "dob": "02-10-1869"
  }
}
```

##### Response

```
{
  "correlationId": "1086d769-e308-4fa0-a4dd-407057de96c2",
  "status": true,
  "statusMessage": "Success",
  "message": "OK",
  "kyc_details": {
    "il_kyc_ref_no": "2176a123-e207-1aa5-a4dd-407057de47d3",
    "certificate_type": "DL",
    "certificate_number": "GJ0212345678978",
    "first_name": "Mohandas",
    "middle_name": "Karamchand",
    "last_name": "Gandhi",
    "full_name": "Mr. Mohandas Karamchand Gandhi",
    "gender": "M",
    "dob": "02-10-1869",
    "mobile_number": "",
    "email": "mkgandhi@india.com",
    "ckyc_number": "10013425158791",
    "permanent_address": {
      "address_line_1": "Gandhi House",
      "address_line_2": "M. G. Road",
      "pin_code": "360575",
      "city": "Porbandar",
      "state": "Gujarat"
    },
    "alternate_address": {
      "address_line_1": "Gandhi House",
      "address_line_2": "M. G. Road",
      "pin_code": "360575",
      "city": "Porbandar",
      "state": "Gujarat"
    }
  }
}
```

#### Example # 5.2: CKYC record found for DL but DOB is incorrect

##### Request (Plain Text)

```
{
  "correlationId": "1086d769-e308-4fa0-a4dd-407057de96c2",
  "certificate_type": "DL",
  "pep_flag": false,
  "dl_details": {
```

<pre> "pan": "GJ0212345678978", "dob": "02-11-1869" } </pre>
<b>Response</b>
<pre> {   "correlationId": "1086d769-e308-4fa0-a4dd-407057de96c2",   "status": true,   "statusMessage": "Failed",   "message": "Failed to complete CKYC" } </pre>

## Scenario # 6: Retrieval using Passport

<b>Example # 6.1: CKYC record found</b>
<b>Request (Plain Text)</b>
<pre> {   "correlationId": "1086d769-e308-4fa0-a4dd-407057de96c2",   "certificate_type": "PASSPORT",   "pep_flag": false,   "passport_details": {     "file_number": "GJ1018181818120",     "dob": "02-10-1869"   } } </pre>
<b>Response</b>
<pre> {   "correlationId": "1086d769-e308-4fa0-a4dd-407057de96c2",   "status": true,   "statusMessage": "Success",   "message": "OK",   "kyc_details": {     "il_kyc_ref_no": "2176a123-e207-1aa5-a4dd-407057de47d3",     "certificate_type": "PASSPORT",     "certificate_number": "GJ1018181818120",     "first_name": "Mohandas",     "middle_name": "Karamchand",     "last_name": "Gandhi",     "full_name": "Mr. Mohandas Karamchand Gandhi",     "gender": "M",     "dob": "02-10-1869",     "mobile_number": "",     "email": "mkgandhi@india.com",     "ckyc_number": "10013425158791",     "permanent_address": {       "address_line_1": "Gandhi House",       "address_line_2": "M. G. Road",       "pin_code": "360575",       "city": "Porbandar",       "state": "Gujarat"     },     "alternate_address": {       "address_line_1": "Gandhi House",       "address_line_2": "M. G. Road",       "pin_code": "360575",       "city": "Porbandar",       "state": "Gujarat"     }   } } </pre>

**Example # 6.2: CKYC record found for Passport but DOB is incorrect**
**Request (Plain Text)**

```
{
  "correlationId": "1086d769-e308-4fa0-a4dd-407057de96c2",
  "certificate_type": "PASSPORT",
  "pep_flag": false,
  "passport_details": {
    "file_number": "GJ10181818120",
    "dob": "02-11-1869"
  }
}
```

**Response**

```
{
  "correlationId": "1086d769-e308-4fa0-a4dd-407057de96c2",
  "status": true,
  "statusMessage": "Failed",
  "message": "Failed to complete CKYC"
}
```

**Scenario # 7: Retrieval using Voter Id**
**Example # 7.1: CKYC record found**
**Request (Plain Text)**

```
{
  "correlationId": "1086d769-e308-4fa0-a4dd-407057de96c2",
  "certificate_type": "VOTERID",
  "pep_flag": false,
  "epic_details": {
    "epic_number": "ABC1221121",
    "dob": "02-10-1869"
  }
}
```

**Response**

```
{
  "correlationId": "1086d769-e308-4fa0-a4dd-407057de96c2",
  "status": true,
  "statusMessage": "Success",
  "message": "OK",
  "kyc_details": {
    "il_kyc_ref_no": "2176a123-e207-1aa5-a4dd-407057de47d3",
    "certificate_type": "VOTERID",
    "certificate_number": "ABC1221121",
    "first_name": "Mohandas",
    "middle_name": "Karamchand",
    "last_name": "Gandhi",
    "full_name": "Mr. Mohandas Karamchand Gandhi",
    "gender": "M",
    "dob": "02-10-1869",
    "mobile_number": "",
    "email": "mkgandhi@india.com",
    "ckyc_number": "10013425158791",
    "permanent_address": {
      "address_line_1": "Gandhi House",
      "address_line_2": "M. G. Road",
      "pin_code": "360575",
      "city": "Porbandar",
      "state": "Gujarat"
    }
  }
}
```

```

    },
    "alternate_address": {
      "address_line_1": "Gandhi House",
      "address_line_2": "M. G. Road",
      "pin_code": "360575",
      "city": "Porbandar",
      "state": "Gujarat"
    }
  }
}

```

#### Example # 7.2: CKYC record found for Voter Id but DOB is incorrect

##### Request (Plain Text)

```

{
  "correlationId": "1086d769-e308-4fa0-a4dd-407057de96c2",
  "certificate_type": "VOTERID",
  "pep_flag": false,
  "passport_details": {
    "file_number": "ABC1221121",
    "dob": "02-11-1869"
  }
}

```

##### Response

```

{
  "correlationId": "1086d769-e308-4fa0-a4dd-407057de96c2",
  "status": true,
  "statusMessage": "Failed",
  "message": "Failed to complete CKYC"
}

```

### Scenario # 8: OVD Upload (POA + POI)

#### Example # 8.1

##### Request (cURL)

```

curl --location --request POST 'https://domain/ilservices/customer/v1/kyc/ovd' \
--header 'Authorization: Bearer token' \
--form 'mobile_number="919876543210"' \
--form 'email="mkgandhi@india.com"' \
--form 'is_poa_poi_same="false"' \
--form 'poi[0].certificate_type="PAN"' \
--form 'poi[0].document=@"/D:/pan.pdf"' \
--form 'poa[0].certificate_type="DL"' \
--form 'poa[0].document=@"/D:/DL.jpg"' \
--form 'CorrelationId="1086d769-e308-4fa0-a4dd-407057de96c2"' \
--form 'customer_type="I"'

```

##### Response

```

{
  "correlationId": "1086d769-e308-4fa0-a4dd-407057de96c2",
  "status": true,
  "statusMessage": "Success",
  "message": "OK",
  "kyc_details": {
    "il_kyc_ref_no": "2176a123-e207-1aa5-a4dd-407057de47d3",
    "certificate_type": "PAN",
    "certificate_number": "BPEPG1234T ",
    "certificate_type_poa": "DL",
    "certificate_number_poa": "GJ0212345678978",

```

```
{
  "full_name": "Mr. Mohandas Karamchand Gandhi",
  "dob": "02-10-1869",
  "permanent_address": {
    "address_line_1": "Gandhi House, M. G. Road",
    "pin_code": "360575",
    "state": "Gujarat"
  }
}
```



## Contact Matrix

Grade	Technical	Functional / Process
1	<a href="mailto:ilapisupport@icicilombard.com">ilapisupport@icicilombard.com</a>	Prabir Mehta / Venkatesh Palav
2	Mandar Deshkar	