

Indus Electronic Collection – API Banking Services

Technical Integration Document

**Version 1.0**

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# Overview

Indus Electronic Collections is Indusind Bank’s receivable management solution that enables clients to reconcile their electronic collections (RTGS/NEFT/IFTO/IMPS) and ensure the funds is applied to the correct remitter or the purpose of the payment as the case may be.

The solution is offered via three integration options:

* WebCMS – Online Reporting of incoming credits
* H2H Solutions – Host to Host Solution for credit notification
* API Banking Solution – A real time solution that enables client to consume IBL’s standard APIs to
  + Obtain credit notification
  + Opt for auto refund where incoming credit does not match client reconciliation **OR**
  + Opt for Manual Refund where the client performs reconciliation offline and provides payment instruction to IBL for all refunds

# Scope of Implementation:

The scope of this document is to outline the standard integration process to be followed for API Banking Solution for Indus Electronic Collection. The process envisaged in the Implementation is as below:

1. The collection process will be managed under IEC (Indus Electronic Collection) and credit information will be exchanged through Web Service mechanism (API). The customer will consume IBL’s standard APIs for receiving the incoming credit notifications. API Listing, Formats and Specifications are in Annexure 1
2. For the incoming credits where there are Virtual Account Mismatches or any other rejects, the customer has two options for processing the refunds:

1. Auto Refund Mode: Customer opts for Auto Refund where by the customer will via API provide Negative Response against the transaction as “Rejected”. All such transactions will be refunded by IBL as a new outward transaction back to the original remitter as per the details available in the Incoming RTGS/NEFT/IMPS/IFT Message. Rejection notification by the client via API Response is an instruction to IBL to debit the customer’s account for processing the refund as fresh outward RTGS/NEFT/IMPS/IFT.

2. Manual Refund Mode: Where customer opts for Manual Refund, they may initiate the said refunds via any of the following methodologies:

* File Upload & Authorisation via IndusDirect
* H2H Payment File Processing
* Payment Initiation via Domestic API Services.

Depending upon the methodology chosen by the client for processing refunds, we will provide the Standard Integration Document for the Manual Refunds.

## Pre-requisites for the Solution

1. Virtual account logic as pre-agreed with the client.
2. Consumption of API by the Client for the Credit Notification & Transaction Response.
3. Integration as per customer’s choice of the Refund Process
4. Day + 1 Consolidated Credit MIS & associated reconciliation process to be defined by the client.

# Virtual Account Maintenance

The Virtual account number comprises of two parts.

Part A is setup by IBL which is a combination of Z + 5 digit Unique Client Code. Client may opt for one or multiple 5 digit Unique Client Codes at account level. For e.g.

Z will remain static parameter

5 digit client code e.g. ABCDE is mutually agreed with the client and maintained by IBL.

The second part of the Virtual Account number is maximum 12 digit unique number that is assigned by the client for the transaction.

# Functional Flow

## IEC

1. The remitters will obtain the Virtual Account Reference Number from IBL’s customer who has opted for IEC Solution.
2. The Virtual account generated by IBL Customer should be as per the Virtual Account Logic pre-agreed and outlined in section 3 above.
3. Remitter will initiate the RTGS/NEFT/IMPS/IFT through his banking channels.
4. All incoming credits with the correct Part A (i.e. Z + 5 digit client code) will be credited to the designated current account maintained against the Customer.
5. The customer will consume IBL’s ***Fetch IEC Data*** ***API*** ***(IEC.API.001)*** to receive the information on incoming credits.
6. Once customer successfully consumes ***Fetch IEC Data*** ***API (IEC.API.001)***, the transaction is flagged off as Reported.
7. We recommend customer to consume the ***Fetch IEC Data*** ***API (IEC.API.001)*** every 20 minutes.
8. On receipt of the details of the collection, the client will validate the information with the required parameters at their end.
9. Basis the evaluation, client will acknowledge the details with status as Success / Valid and Failure / Rejection.
10. On receipt of acknowledgement for the Success transactions the fund will be retained within the current account of the client.
11. For Failure/Rejection, the refund process will be as per the methodology agreed for Refunds.

## IEC Success Transactions:

* Once the credit notification is received by IBL’s customer, the customer will validate the transaction as per the pre agreed conditions notified to the bank. ***Customer should let IBL know the validation conditions prior to implementation***
* Customer will consume ***Update Client Response API (IEC.API.002)*** to provide the transaction status as “Success” for all transactions that match the validation criteria setup in point 1 above.
* Where IBL receives “Success” notification, the credits are left in the designated Current Account of the Customer and the transaction cycle is concluded.

## IEC Rejects

As outlined earlier, IEC Reject process can either be Automated or manually triggered as per the client option:

# Technical Integration for IEC API Banking Services

The customer will be consuming IBL’s standard API Banking Services designated for IEC. The details of APIs to be consumed are as below:

|  |  |  |  |
| --- | --- | --- | --- |
| **API Code** | **API Name** | **API Description** | **Recommended Interval for Consumption** |
| IEC.API.001 | Fetch IEC Data | API to retrieve the information on IEC Credits | Every 20 Minutes |
| IEC.API.002 | Update Client Response | To provide Success/Reject Status after data validation by Client | Minimum 1 minute interval. |

The on-boarding process for accessing the IEC API Banking services is as follows:

1. IBL will share across the services over a designated email address provided by client. These services can be exposed only on one email address. This could be one individual or group ID.
2. Client to access the link and complete the registration process as per the on-boarding document that will be shared along with registration link.
3. Post registration, client to access the services for which they have subscribed and consume at their end for respective purpose.
4. Client will have to consume IBL’s API Banking Services to retrieve the credit information from bank’s end and accordingly provide response.
5. The refunds will be operated as per the agreed process and as per the standard integration document provided for the methodology chosen by the client.
6. IP Whitelisting: Customer should provide the IP Details that are to be whitelisted by IBL for secure exchange of data.

# API Security and availability

The API services will be exposed through IBM API management gateway which is secured.

Customer Public IP is whitelisted at bank’s end to allow the connectivity. Along with public IP, Customer ID (defined by bank) that is passed along with the transactions is validated to ensure that the data is being processed for the correct client.

The IEC API Banking services will be available on all banking days. On receipt of payment data the processing of payments will be managed as per the **cut-off\*\*** maintained at the banks end as follows:

|  |  |
| --- | --- |
| **Payment Type** | **Cut-Off** |
| IMPS | 24 \* 7 / 365 days |
| IFTO | 24 \* 7 / 365 days |
| NEFT\* | 24 \* 7 / 365 days |
| RTGS \* | 24 \* 7 / 365 days |

**\* The payments received after cut-off will be processed on next working day.**

# Roles and Responsibilities

|  |  |
| --- | --- |
| Business Integration Checklist sign-off | Client |
| API generation for subscription (UAT + Prod) | Bank |
| Consumption of API & Integration | Client |
| Test Conditions for UAT and UAT sign-off | Client |
| Production services consumption and go-live | Client + Bank |

**Annexure 1**: API Format, Specification

  

**Annexure 2**: Customer Onboarding Checklist

|  |  |
| --- | --- |
| IEC API Implementation Checklist | |
| Description | Inputs required from client |
| Customer Id |  |
| Current Account |  |
| Products Selected | RTGS, NEFT, IFT & IMPS |
| IPs to be whitelisted (Maximum 2 + 1 DR) |  |
| Email Ids where the API Links are to be released: |  |
| Contact Person Name: |  |
| Contact Details – Tel |  |
| Contact Details – Cell |  |
| Refund Option Selected | Auto or Manual |
| If Manual, then methodology Selected | IndusDirect OR  H2H OR  Domestic API |
| Email id where MIS of all incoming credits are to be sent. Please note this will be sent on Day + 1 for all credits received on Day + 0 |  |
| Validation Parameters followed by the client for Accept/Reject |  |
| Timelines when the customer will be consuming the APIs as per their internal process:  IEC.API.001 Fetch IEC Data  IEC.API.002 Update Client Response |  |

Please note if client has opted for Manual Refund via API, the Domestic Payment APIs will also be released to the credentials provided above.

**Annexure 3**: Standard Operating Guidelines

* There can be multiple IEC codes for one account number. Based on the IEC codes, customer will need to fetch the credit information from IBL Database.
* APIs are to be consumed as per the timelines provided in the Integration Document above.

|  |  |  |  |
| --- | --- | --- | --- |
| API Code | API Name | API Description | Recommended Interval for Consumption |
| IEC.API.001 | Fetch IEC Data | API to retrieve the information on IEC Credits | Every 20 Minutes |
| IEC.API.002 | Update Client Response | To provide Success/Reject Status after data validation by Client | Minimum 1 minute interval. |

* In the event of session time out, the Fetch IEC Data may not reflect complete response. Where you face such issues, please highlight to IBL’s designated contact team.
* Kindly update status for the transactions ONLY from the date of onboarding to API Banking Services.
* Once a transaction is marked as Accept or Reject, please do not change the status and resend the same.
* All credit notifications will have to be queried via API within 2 days of receipt of the same as our data may periodically be archived as per internal guidelines.
* Please note you will receive a consolidated MIS of all credits received on a given business day (Day 0) on Day + 1 morning. We recommend reconciliation of the incoming receipts.
* We recommend client to initiate Manual Refunds to ensure complete due diligence and control of the refunds.
* If the client opts for Auto Refund, the Accept or Reject status provided in Update Client Response will be treated as Debit Authorization for processing the refund.
* All refunds will be processed as Fresh outward RTGS/NEFT/IMPS/IFT as the case may be.

**Annexure 4:** IMPS Remitter details blank:

* As per NPCI, there are few remitter bank who does not provide the remitter information for IMPS transactions.
* We have designed one special report for this case to notify the customers where remitter bank has not shared the remitter account number for IMPS transactions. For this case, our system will not pick up the transaction if the remitter account number is not available in IEC MIS for auto refund cases.
* If there are any transactions where the remitter account number field is blank and client has rejected those transaction at the time of validation at their end, Our system will not pick up the transaction for auto refund and the transaction status code will be “H” with reason as “Invalid Credit account number” which will be triggered to the respective email ID which was setup up at the time of setup.
* Also the standard e-tender report will have the status as “H“ for these kind of transactions.
* Once the special report (where remitter account field is blank) is triggered on respective email ID (Sample report attached), the status will be marked as “M” in the generic e-tender report.



* This special report will be triggered on every EOD @8PM. Post this time, whatever transactions which are not refunded will be reported in the next day @8PM report.

**Annexure 5**: Technical Specification Document and Encryption Logic (from Development Team)



**Annexure 6:** Indicative Test Cases from the Bank

* Consume Fetch IEC Data API for backdated transaction
* Consume Fetch IEC Data API for current dated transaction
* Send a “Accept “ response
* Send a “Reject” response
* Send a “reject” response for a transaction “Accepted” Earlier
* Send a “Accept” response for a transaction “Rejected” earlier
* Ensure reconciliation process to reconcile all credits.

\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*THANK YOU\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*