Single Payment Corp_v1.8
API Specification Document

Table of Contents

This document needs to be completed by BSG & IT/Vendor for each Application /API.

Introduction
RBL Single Payment API makes it easy to initiate one to one payments from your erstwhile system.

List of API
List down the APIs part of the projects:

Sr. No	Name	Description
1	*Single Payment Corp*	*This service does all the single payment transactions. This includes payment via Fund Transfer / NEFT / RTGS and IMPS.*

API Name
POST /payment

Description
The Single Payment API allows you to initiate unitary payment via following channels.
1. *Fund Transfer (between accounts within the RBL Bank)*
2. *National Electronic Funds Transfer (NEFT)*
3. *Real-time gross settlement' systems (RTGS)*
4. *Immediate Payment Service (IMPS)*
5. *Demand Draft printing (DD)*

Transport protocol (SOAP / REST)
REST

API Request URLs
https://apideveloper.rblbank.com/test/sb/rbl/v1/payments/corp/payment

Access Requirement
The following are the information that needs to be passed in every invocation to access
1. Protocol Header – Authorization: Valid User Name and password in encoded in Base64 in the HTTP header called "Authorization" with a value "BASIC XXXXXXX" where XXXXXXX is the base64 encoded value for the string that contains username and password. For e.g. user0001:Pasww0rd!
2. URL Parameter – "client_id" with the value of the client Id obtained from the Advanced Developer Portal
3. URL Parameter – "client_secret" with the value of the client secret obtained from the Advanced Developer Portal
4. Client Certificate – A valid client certificate that the invoking App owner has shared with RBL API Administration team.

Request Parameters

Parameter Name	TAG Mandatory	Value Mandatory	Sample Value	Description	Parameter Constraints, Max Length	Valid for Mod of pymt
TranID	Y	Y	123	Transaction ID generated by customer which is unique This is unique identifier for each message	16	FT,NEFT,RTGS,IMPS,DD

Field			Example	Description	Length	Mode
Corp_ID	Y	Y	MC005	Unique Corp ID allotted by the bank to the customer, Debit account is mapped to this Corp ID	20	FT,NEFT,RTGS,IMPS,DD
Maker_ID	Y	N	M001	Maker ID as provided by the customer while onboarding	20	FT,NEFT,RTGS,IMPS,DD
Checker_ID	Y	N	C001	Checker ID as provided by the customer while onboarding	20	FT,NEFT,RTGS,IMPS,DD
Approver_ID	Y	N	A001	Approver ID as provided by the customer while onboarding	20	FT,NEFT,RTGS,IMPS,DD
Amount	Y	Y	100000.00	Amount for which payment initiated **	20	FT,NEFT,RTGS,IMPS,DD
Debit_Acct_No	Y	Y	1256905	Valid Actual Current Account Number allotted to the customer	50	FT,NEFT,RTGS,IMPS,DD
Debit_Acct_Name	Y	Y	TEJU MAHTO	Sender Name	50	NEFT,RTGS,IMPS
Debit_Mobile	Y	Y	8888888888	Mobile number of the sender	10	IMPS
Ben_IFSC	Y	Y	CBIN0R10001	IFSC code of the beneficiary (to whom the funds are being sent)	15	NEFT,RTGS,IMPS
Debit_TrnParticulars	Y	Y	RAJESH	Name of the party/Vendor whom payment being done, or the identifier customer wish to see on the narration of the statement	50	FT
Debit_PartTrnRmks	N	N	INV1234	Additional remarks while sending the payment, may be used for MIS purpose	30	FT
Ben_Acct_No	Y	Y	10001100100024 63 '25001099001100 01^	Account number of the beneficiary Borrower who has account with RBL bank ^ static account for DD issuance	50	FT,NEFT,RTGS,IMPS,DD
Ben_Name	Y	Y	Sankha	Name of the beneficiary to	35	NEFT,RTGS,DD,IMPS

				whom the payment is made		
Ben_BankName	Y	Y	ABC bank	Beneficiary bank name	20	IMPS
Ben_Address	Y	Y	MUMB AI	Adress of the beneficairy	50	NEFT,RTGS
Ben_Email ^^	Y	Y	abc@gm ail.com	Beneficiary email	50	NEFT,RTGS,IMPS
Ben_Mobile ^^	Y	Y	9920433 064	Beneficiary Mobile number	10	NEFT,RTGS,IMPS
Ben_BankCd	Y	Y	176	RBL Bank Code - deafult 176	3	DD
Ben_BranchCd	Y	Y	0070'	Valid RBL Branch code	4	DD
Remarks	Y	Y	INV 12345	Sender to receiver info	50	NEFT,RTGS,IMPS
Ben_TrnParticulars	Y	Y	Northen Trust	Narration should be reflected in beneficiary Account statement	50	FT
Ben_PartTrnRmks	N	N	INV1234	Additional remarks while sending the payment, may be used for MIS purpose	35	FT
Issue_BranchCd	Y	Y	0001	SOL of the issuing Branch	20	**DD**
Mode_of_Pay	Y	Y	FT	Type of payment to be made **FT** - Transfer of Funds from one a/c to another a/c within RBL Bank **NEFT**- When funds to be remitted using NEFT channel **RTGS** - When Fund to be remittted using RTGS Channel **IMPS** - When Funds to be remitted using IMPS Channel **DD** - When funds to be remitted using DD	As specified (Sample value)	FT,NEFT,RTGS,IMPS,DD
RptCode	N	Y	HSBA	Report code for internal transaction identification	As specified (Sample value)	FT
Signature	Y	Y		Encrypted key for authenticating the request. Currently not required.	No max length defined.	FT,NEFT,RTGS,IMPS,DD

** Parameter Type : Number , Rest all TAG are String
^ Default DD account in case of DD type of payment
^^ Ben_Email and Ben_Mobile tags and values are optional but either of the tag should be there in a payload with value

Request & Response Parameters

SAMPLE NEFT JSON REQUEST	SAMPLE NEFT JSON RESPONSE
| ```json
{
   "Single_Payment_Corp_Req": {
      "Header": {
         "TranID": "10243115A825B341",
         "Corp_ID": "MC008",
         "Maker_ID": "M010",
         "Checker_ID": "C010",
         "Approver_ID": "A010"
      },
      "Body": {
         "Amount": "200",
         "Debit_Acct_No": "309000209146",
         "Debit_Acct_Name": "Gabriala Dcosta",
         "Ben_IFSC": "SBIN0017942",
         "Ben_Acct_No": "1006211030035980",
         "Ben_Name": "Sankha",
         "Ben_Address": "MUMBAI",
         "Ben_Email": "deep2005@gmail.com",
         "Ben_Mobile": "7023923604",
         "Mode_of_Pay": "NEFT",
         "Remarks": "DMR1234567"
      },
      "Signature": {
         "Signature": ""
      }
   }
}
``` | ```json
{"Single_Payment_Corp_Resp": {
   "Header":    {
      "TranID": "10243115A825B341",
      "Corp_ID": "MC008",
      "Maker_ID": "M010",
      "Checker_ID": "C010",
      "Approver_ID": "A010",
      "Status": "Initiated",
      "Error_Cde": {},
      "Error_Desc": {}
   },
   "Body":    {
      "RefNo": "10243115A825B341",
      "UTRNo": "RATNN16012044460",
      "PONum": "000005789899",
      "Ben_Acct_No": "1006211030035980",
      "Txn_Time": "2016-01-12 16:42:48.689343"
   },
   "Signature": {"Signature": ""}
}}
``` |

SAMPLE RTGS JSON REQUEST	SAMPLE RTGS JSON RESPONSE
| ```json
{
   "Single_Payment_Corp_Req": {
      "Header": {
         "TranID": "10243115A825B371",
         "Corp_ID": "MC008",
         "Maker_ID": "M010",
         "Checker_ID": "C010",
         "Approver_ID": "A010"
      },
      "Body": {
         "Amount": "200000",
         "Debit_Acct_No": "309000209146",
         "Debit_Acct_Name": "Gabriala Dcosta",
         "Ben_IFSC": "HDFC0000184",
``` | ```json
{"Single_Payment_Corp_Resp": {
   "Header":    {
      "TranID": "10243115A825B381",
      "Corp_ID": "MC008",
      "Maker_ID": "M010",
      "Checker_ID": "C010",
      "Approver_ID": "A010",
      "Status": "Initiated",
      "Error_Cde": {},
      "Error_Desc": {}
   },
   "Body":    {
      "RefNo": "10243115A825B381",
      "UTRNo": "RATNH16019242632",
``` |

```
        "Ben_Acct_No": "1006211030035980",
        "Ben_Name": "Sankha",
        "Ben_Address": "MUMBAI",
        "Ben_Email": "deep2005@gmail.com",
        "Ben_Mobile": "7023923604",
        "Mode_of_Pay": "RTGS",
        "Remarks": "DMR1234567"
      },
      "Signature": {
         "Signature": ""
      }
    }
  }
}
```

```
    "PONum": "000005992573",
    "Ben_Acct_No": "1006211030035980",
    "Txn_Time": "2016-01-19 13:47:46.781408"
  },
  "Signature": {"Signature": ""}
}}
```

SAMPLE FT JSON REQUEST	SAMPLE FT JSON RESPONSE

```
{
"Single_Payment_Corp_Req": {
 "Header" :{
 "TranID" : "10243115A825B372",
 "Corp_ID" : "MC008",
 "Maker_ID" : "M001",
 "Checker_ID" : "C001",
 "Approver_ID" : "A001"
 },
 "Body" :{
 "Amount" : "30",
 "Debit_Acct_No" : "309000209146",
 "Debit_TrnParticulars" : "FARIDA12345567890123",
 "Debit_PartTrnRmks":"SURESH12345678901234",
 "Ben_Acct_No" : "1000110010002463",
 "Ben_TrnParticulars" : "ALPANA",
 "Ben_PartTrnRmks":"ABHIJEET",
 "Mode_of_Pay" : "FT",
 "Remarks" : "DMR"
 },
 "Signature" :{
 "Signature" : "Signature"
 }
 }
 }
```

```
{"Single_Payment_Corp_Resp": {
  "Header":    {
    "TranID": "10243115A825B372",
    "Corp_ID": "MC008",
    "Maker_ID": "M001",
    "Checker_ID": "C001",
    "Approver_ID": "A001",
    "Status": "Success",
    "Error_Cde": {},
    "Error_Desc": {}
  },
  "Body":    {
    "RefNo": "10243115A825B372",
    "Ben_Acct_No": "1000110010002463",
    "Txn_Time": "2016-01-16 16:49:59.276893"
  },
  "Signature": {"Signature": "Signature"}
}}
```

SAMPLE IMPS JSON REQUEST	SAMPLE IMPS JSON RESPONSE

```
{
Single_Payment_Corp_Req : {
  "Header" :{
    "TranID" : "10243115A825B224",
    "Corp_ID" : "MC008",
    "Maker_ID" : "M001",
    "Checker_ID" : "C001",
```

```
{"Single_Payment_Corp_Resp": {
  "Header":    {
    "TranID": "10243115A825B224",
    "Corp_ID": "MC008",
    "Maker_ID": "M001",
    "Checker_ID": "C001",
    "Approver_ID": "A001",
```

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```
    "Approver_ID" : "A001"
    },
  "Body" :{
    "Amount" : "313",
    "Debit_Acct_No" : "309000209146",
    "Debit_Acct_Name" : "SACHIN R TENDULKAR",
    "Debit_IFSC" : "RATN0000999",
    "Debit_Mobile" : "9920433064",
    "Ben_IFSC" : "DNSB0000021",
    "Ben_Acct_No" : "119677660150",
    "Ben_Name" : "DNSB",
    "Ben_BankName" : "RBL",
    "Ben_Email" : "Ben_Email",
    "Ben_Mobile" : "9696969696",
    "Mode_of_Pay" : "IMPS",
    "Remarks" : "IMPS REQUEST"
    },
  "Signature" :{
    "Signature" : "Signature"
  }
  }
  }
```

```
    "Status": "Success",
    "Error_Cde": " ",
    "Error_Desc": " "
  },
  "Body":    {
    "RefNo": "10243115A825B224",
    "RRN": "536316088933",
    "Ben_Acct_No": "119677660150",
    "Txn_Time": "2015-12-29 16:49:25.100711"
  },
  "Signature": {"Signature": "Signature"}
}}
```

SAMPLE DD JSON REQUEST	SAMPLE DD JSON RESPONSE

<pre>{
Single_Payment_Corp_Req : {
 "Header" :{
 "TranID" : "10243115A825A929",
 "Corp_ID" : "MC001",
 "Maker_ID" : "M001",
 "Checker_ID" : "C001",
 "Approver_ID" : "A001"
 },
 "Body" :{
 "Amount" : "10.00",
 "Debit_Acct_No" : "1008810030000236",
 "Ben_Acct_No" : "",
 "Ben_Name" : "Sankha",
 "Ben_BankCd" : "176",
 "Ben_BranchCd" : "0070",
 "Issue_BranchCd" : "0071",
 "Mode_of_Pay" : "DD"
 },
 "Signature" :{
 "Signature" : "Signature"
 }
 }
 }</pre>
	<pre>{"Single_Payment_Corp_Resp": {
	  "Header": {
	    "TranID": "10243115A825A929",
	    "Corp_ID": "MC001",
	    "Maker_ID": "M001",
	    "Checker_ID": "C001",
	    "Approver_ID": "A001",
	    "Status": "Success",
	    "Error_Cde": {},
	    "Error_Desc": {}
	  },
	  "Body": {
	    "RefNo": "10243115A825A929",
	    "Txn_Time": "2015-12-05 14:39:08.651261"
	  },
	  "Signature": {"Signature": "Signature"}
	}}</pre>

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Response Codes

Response Stage	Response Code	Response Message
SUCCESS		SUCCESS
FAILURE		FAILURE

Error Codes

Error Codes and its description			
Error Code	**Error Type**	**Message**	**Correcting This Error**
ER001	General	Improper JSON Format	Correct the format of JSON
ER002	Validation	Schema Validation Failure	Validation as explained in the specification failed
ER003	Validation	Invalid CorpId	Send correct Corp ID
ER004	Technical	Technical Failure	Any technical failure other than business validation
ER005	Validation	Please provide RefNo/URT No/RRN	Provide relevant URTN for RTGS/NEFT or RRN for IMPS
ER006	Technical	Timeout Exception Occurred	Request timed out, reinitiate with new request ID
ER008	Validation	Invalid Corporate Hierarchy	Send correct Maker/Checker/Approver
ER009	Validation	ReNo does not exist	Given reference no# doesn't exist
ER010	Validation	UTRNo does not exist	Given UTR no# doesn't exist
ER011	Validation	RRN No does not exist	Given RRN no# doesn't exist
ER012	Validation	Transaction Amount greater than Approver Amount limit.	Limit Exceeded, kindly initiate from other approver
ER013	Validation	Duplicate transaction Id	

Appendix
Appendix 1: Response Tag and its Description

Parameter Name	Parameter Type	Comments
TranID	String	Transaction ID generated by customer which is unique
Corp_ID	String	Unique ID assigned to each enrolled Corporate
Maker_ID	String	Unique ID for request creator
Checker_ID	String	Unique ID for request checker
Approver_ID	String	Unique ID for request approver
Status	String	SUCCESS/ FAILURE
Error_Cde	String	If Error occurs provides error code
Error_Desc	String	If Error occurs provides error description
RefNo	String	Unique reference number provided for each transaction (Same as TranID in request)
UTRNo	String	UTR No is generated for each initiated NEFT/RTGS payment.
RRN No	String	RRN No is generated for each successful IMPS payment.
Ben_Acct_No	String	Beneficiary Account Number
TxnTime	Timestamp	Date and Time of success transaction
Signature	String	Encrypted key for authenticating the request. Currently not required.