

Application Programming Interface EKYC with User Consent (Version 1.8)

Document Version History:

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1. Introduction

1.1. API Definition

Application programming interface is a middleware that communicates between the host system and the front end application. This API connects the Bank EKYC Platform with the Application front end channel. This API is built with standard XML protocol for portability and easy integration.

1.2. Request API URL

OTP eKYC API URL: <https://apideveloper.rblbank.com/test/sb/rbl/api/v1/eKYC/otp>

Biometrics eKYC API URL: <https://apideveloper.rblbank.com/test/sb/rbl/api/v1/eKYC/biometric>

1.3. EKYC-Aadhaar API Specification

The below document provides the integration details for displaying the EKYC-Aadhaar details of the customer.

2. EKYC Aadhaar APIs

2.1. Channel Partner Login

This XML service is used for Channel Partners authentication on EKYC-Aadhaar Platform. The Login API is designed to create login session of 1 hour. The API will provide session token which needs to be passed while calling other API.

Request -

```
<channelpartnerloginreq>
    <username></username>
    <password></password>
    <bcagent></bcagent>
</channelpartnerloginreq>
```

Response –

```
<channelpartnerloginres>
    <sessiontoken></sessiontoken>
    <timeout></timeout>
    <status></status>
</channelpartnerloginres>
```

Request Fields			
Field Name	Data Type	Length	Description
Username*	String	5-29	Describes the Channel partner user name maintained by the RBL.
Password*	String	5-40	Describe the API password given by RBL
Bcagent*	String	5-45	Describes the Branch/Channel unique ID maintained by the Channel Partner.
Response Fields			
Field Name	Data Type	Length	Description
Sessiontoken	string	1-200	Describes the session token created for Channel partner in encrypted format and it will be used in other API Methods and session token will valid till 1 hour.
Timeout	datetime	1-50	Describes the channel partner login timeout .Format(mm/dd/yyyy h:mm:ss Am/pm)
Status	int	1	0-failure 1-success

Description –

1. For EKYC-Aadhaar there will be 1 channel partner registered on RBL Bank.
2. Branch/Channel of the BC partner need to register over channel partner portal for session management.
4. There can be multiple sessions with different credentials.
5. Session Token will be created as per Username, API Password, time and branch / channel id of BC partner
6. Token received in response of login request will be active for next 60 minutes only.
7. Once received, this token needs to pass in other API.

2.2. GET RBL OTP

This XML service is used to get OTP from RBL Bank to the mobile number shared by the Partner, taking the user consent.

Request XML -

```
<ekycgetotpreq>
<header>
<sessiontoken></sessiontoken>
</header>
<ekycuniquerefno></ekycuniquerefno>
<aadhaarnumber></aadhaarnumber>
<mobileno></mobileno>
<consenttext></consenttext>
</ekycgetotpreq>
```

Response XML -

```
<ekycgetotpres>
<status></status>
<ekycuniquerefno></ekycuniquerefno>
<description></description>
</ekycgetotpres>
```

Request Fields			
Field Name	Data Type	Length	Description
Session Token*	String	2-199	Session Token received in Login Response

ekycuniquerefno *	String	1-49	Describes the unique reference no.
aadhaarnumber *	String	12	Aadhaar Number of customer
mobilenumber *	String	10	Registered Mobile Number of customer
Consenttext *	String	1000	Consent message taken from the customer
Response Field			
Field Name	Data Type	Length	Description
Status	integer	1	Status (1- Success/0- Failed)
ekycuniquerefno	String	1-49	the unique reference no.
description	String	1-49	OTP Message from RBL Bank

2.3. Get Aadhaar Details - OTP

This XML service is used to get the Aadhaar details of Customer from UIDAI as per fields selected for Channel partner through OTP based ekyc

Request XML -

```
<ekycdetailsreq>
  <header>
    <sessiontoken></sessiontoken>
  </header>
  <ekycuniquerefno></ekycuniquerefno>
  <otp></otp>
</ekycdetailsreq>
```

Response XML -

```
<ekycdetailsres>
  <status></status>
  <responsecode></responsecode>
  <responsemessage></responsemessage>
  <name></name>
  <gender></gender>
  <dob></dob>
  <building></building>
  <street></street>
  <area></area>
  <city></city>
  <district></district>
  <state></state>
  <pin></pin>
  <country></country>
  <photo></photo>
```

```
<rrn></rrn>
<txnid></txnid>
</ekycdetailsres>
```

Request Fields			
Field Name	Data Type	Length	Description
Session Token*	String	1-200	Session Token received in Login Response
ekycuniquerefno *	String	1-49	Describe the same unique reference no
otp*	String	1-49	Mention the OTP received from Aadhaar
Response Field			
Field Name	Data Type	Length	Description
responsecode	String	1-10	Response code received from Aadhaar
responsemessage	String	1-100	Response message received from Aadhaar
Name	String	1-49	Name of the Customer
Gender	String	1-49	gender of the customer
Dob	String	1-49	dob of the customer
Building	String	1-99	building of the customer
Street	String	1-99	street of the customer
Area	String	1-99	area of the customer
City	String	1-49	city of the customer
District	String	1-49	district of the customer
State	String	1-49	state of the customer
Pin	Integer	10	Pin code of the customer
country	String	5	Country of the customer
Photo	String	25000	Photo of the customer
rrn	Integer	12	Retrieval Reference Number
Txnid	String	10	Transaction unique trace number

2.4. Resend OTP for RBL Bank or UIDAI

This XML service is used to re-generate the OTP for RBL Bank or UIDAI, in case of failure

Request XML -

```
<ekyccresendotpreq>
<header>
<sessiontoken></sessiontoken>
</header>
```

```
<ekycuniquerefno></ekycuniquerefno>
<flag></flag>
</ekycresendotpreq>
```

Response XML -

```
<ekycresendotpres>
<status></status>
<message></message>
<ekycresendotpres>
```

Request Fields			
Field Name	Data Type	Length	Description
Session Token*	String	1-200	Session Token received in Login Response
ekycuniquerefno *	String	1-49	Describes the same unique reference no.
flag *	integer	1	Flag (1- RBL BANK OTP /2-UIDAI OTP)
Response Field			
Field Name	Data Type	Length	Description
status	integer	1	Status (1- Success/0- Failed)
message	String	1-49	OTP Message from 1 – RBL Bank 2 - UIDAI

2.5. Get Aadhaar Details – Biometrics

This XML service is used to get the Aadhaar details of Customer from UIDAI as per fields selected for Channel partner through Biometrics

Request XML -

```
<ekycbidetailsreq>
  <header>
    <sessiontoken></sessiontoken>
  </header>
  <ekycuniquerefno></ekycuniquerefno>
  <bcagent></bcagent>
  <devicecode></devicecode>
  <mobilenno></mobilenno>
  <name></name>
```



```

    <consenttext></consenttext>
    <transtype></transtype>
    <channel></channel>
    <aadhaarnumber></aadhaarnumber>
    <ekyctype></ekyctype>
    <encryptedpid></encryptedpid>
    <encrypteddhmac></encrypteddhmac>
    <sessionkeyvalue></sessionkeyvalue>
    <certificateidentifier></certificateidentifier>
    <authversiontouse></authversiontouse>
    <registereddeviceserviceid></registereddeviceserviceid>
    <registereddeviceserviceversion></registereddeviceserviceversion>
    <registereddeviceproviderid></registereddeviceproviderid>
    <registereddevicecode></registereddevicecode>
    <registereddevicemodelid></registereddevicemodelid>
    <registereddevicepublickey></registereddevicepublickey>
    <terminalid></terminalid>
    <version></version>
</ekycbidetailsreq>

```

Response XML -

```

<ekycbidetailsres>
  <status></status>
  <responsecode></responsecode>
  <responsemessage></responsemessage>
  <name ></name>
  <gender></gender>
  <dob></dob>
  <building></building>
  <street></street>
  <area></area>
  <city></city>
  <district></district>
  <state></state>
  <pin></pin>
  <country></country>
  <photo></photo>
  <rrn></rrn>
  <txnid></txnid>
</ekycbidetailsres>

```

Request Fields			
Field Name	DataType	Length	Description

Session Token*	String	1-200	Session Token received in Login Response
ekycuniquerefno*	String	1-49	Describe the same unique reference no
Bcagent*	String	10	Bcagent which is passed in login request
devicecode*	String	8	Device code generated in channel partner
mobilenno	Integer	10	Mobile number of the customer
name	String	100	Name of the customer as per aadhaar
consenttext*	String	10000	Consent message taken from the customer
transtype*	Integer	3	133 for eKYC
channel*	String	20	Channel provided by the RBL
aadhaarnumber*	Integer	12	Aadhaar number of the customer
ekyctype*	Integer	1	1 for Biometrics
encryptedpid*	String	5000	PID generated from device> encode by base64 & convert to Hexa
encrypteddhmac*	String	500	hmac generated from device> encode by base64 & convert to Hexa
sessionkeyvalue*	String	1000	Session key from device> encode by base64 & convert to Hexa
certificateidentifier*	Integer	8	Certificate identifier from UIDAI
authversiontouse*	String	5	Auth version will be 2.0
registereddeviceserviceid*	String	100	rdsid returned by RD service using biometric
registereddeviceserviceversion*	String	100	rdsver returned by RD service using biometric
registereddeviceproviderid*	String	100	dpid returned by RD service using biometric
registereddevicecode*	String	100	dc returned by RD service using biometric
registereddevicemodelid*	String	100	mi value returned by RD service using biometric
registereddevicepublickey*	String	5000	mc value returned by RD service using biometric
terminalid	String	15	IMEI number of the scanner/mobile
version*	String	10	version will be 1.2.8.1
Response Field			
Field Name	Data Type	Length	Description
responsecode	String	1-10	Response code received from Aadhaar
responsemessage	String	1-100	Response message received from Aadhaar
Name	String	1-49	Name of the Customer
Gender	String	1-49	gender of the customer
Dob	String	1-49	dob of the customer

Building	String	1-99	building of the customer
Street	String	1-99	street of the customer
Area	String	1-99	area of the customer
City	String	1-49	city of the customer
District	String	1-49	district of the customer
State	String	1-49	state of the customer
Pin	Integer	10	Pin code of the customer
country	String	5	Country of the customer
Photo	String	25000	Photo of the customer
rrn	Integer	12	Retrieval Reference Number
Tnxid	String	10	Transaction unique trace number

3. Response Codes

Response code	Response message
00	Success
UI	No Response from UIDAI
20	Format Error
91	Unable to send request to UIDAI
92	No Routing at NPCI
101	Execution Error
111	Mobile not verified
112	Neither email nor mobile are available
555	External customerid already exists
566	Invalid license
931	Auth server error
950	Could not generate and send OTP
996	Aadhaar Cancelled
997	Aadhaar Suspended
998	Invalid Aadhaar Number
K-100	K-100:501-Invalid Certificate identifier in Skey
K-100	K-100:997-Not sure. Pls. check spec.
K-100	K-100:300-Biometric mismatch
K-100	K-100:500-Invalid Skey encryption
K-100	K-100:400-OTP mismatch
K-100	K-100:511-Invalid Pid XML
K-100	K-100:800-Invalid biometrics
K-100	K-100:998-Not sure. Pls. check spec.
K-100	K-100:997-Aadhaar Suspended

K-100	K-100:998-Invalid Aadhaar Number
K-100	K-100:330-Not sure. Pls. check spec.
K-100	K-100:811-Missing biometrics in CIDR
K-100	K-100:996-Aadhaar Cancelled
K-100	K-100:565-Expired license
K-100	K-100:576-FMR not allowed
K-100	K-100:578-IIR not allowed
K-100	K-100:563-Duplicate request
K-100	K-100:950-Could not generate and send OTP
K-100	K-100:951-Not sure. Pls. check spec.
K-100	K-100:930-Biometric SDK error
K-100	K-100:935-Skey store error
K-100	K-100:937-Digital signature error
K-100	K-100:939-Onboarding error
K-100	K-100:502-Invalid Pid encryption
K-100	K-100:562-Future request
K-100	K-100:556-Not sure. Pls. check spec.
K-100	K-100:402-Not sure. Pls. check spec.
K-100	K-100:527-Not sure. Pls. check spec.
K-100	K-100:510-Invalid Otp XML format
K-100	K-100:520-Invalid device
K-100	K-100:931-Auth server error
K-100	K-100:521-Invalid Finger device
K-100	K-100:933-BI Related Technical Error
K-100	K-100:566-Invalid license
K-100	K-100:557-Not sure. Pls. check spec.
K-100	K-100:710-Missing Pi data
K-100	K-100:100-Identity data mismatch
K-100	K-100:822-Not sure. Pls. check spec.
K-200	Resident data currently not available
K-541	Invalid e-KYC API version
K-999	Unknown error

Note:

- 1) OTP shared by RBL Bank and UIDAI should be encrypted. Encryption details will be shared during Integration.
- 2) Response received in Get Aadhaar details is dynamic and the required field will be displayed based on business call & decision.

For eg:

a) Enable only Name:

```
<ekycdetailsres>  
  <status></status>  
  <responsecode></responsecode>  
  <responsemessage></responsemessage>  
  <aadhaarnumber></aadhaarnumber>  
  <name></name>  
</ekycdetailsres>
```

b) Enable Name & Address:

```
<ekycdetailsres>  
  <status></status>  
  <responsecode></responsecode>  
  <responsemessage></responsemessage>  
  <aadhaarnumber></aadhaarnumber>  
  <name></name>  
  <building></building>  
  <street></street>  
  <area></area>  
  <city></city>  
  <district></district>  
  <state></state>  
  <pin></pin>  
  <country></country>  
</ekycdetailsres>
```