**API Description Document**

**Requestor**

|  |  |
| --- | --- |
| Requestor:  Jyoti Kataria Sharma | Date:  14 – 06 – 2018 |
| Designation  Project Manager | Department  RBL-BSG |

**Approvals**

|  |  |
| --- | --- |
| Executive Sponsor: | Date: |
| Business Program Manager: | Date: |
| Project Manager BSG: | Date: |
| Please add additional rows if you have additional stakeholders that need to approve this document. | |
| Comments: | |

**Revision History**

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| Document/Dept. Owner: | BSG | | | | |
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# Introduction

*Project – To check Equifax Bureau score by using customer demographics.*

# List of API

To be filled

*List down the APIs part of the projects:*

|  |  |  |
| --- | --- | --- |
| **Sr. No** | **Name** | **Description** |
| 1 | GUFA(Equifax\_Bureau) | To check Equifax Bureau score by using customer  demographics. |

## API Name

1. GUFA

## Description

1. To check Equifax Bureau score by using customer demographics.

## Transport protocol (SOAP / REST)

*REST*

## API Request URLs

UAT:- <https://apideveloper.rblbank.com/test/sb/rbl/v1/GUFA>

**Request Parameters**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Field Name** | **Data type** | **Max Length** | **R/C/O** | **X Path** | **Description** | **Validation** |
| RequestUUID | VARCHAR2 | 32 | Required | /getConsumerCreditReport/Header | Unique Reference number |  |
| ServiceName | VARCHAR2 | 20 | Required | /getConsumerCreditReport/Header | Service Name |  |
| MessageDateTime | VARCHAR2 | 20 | Required | /getConsumerCreditReport/Header | Message date and time |  |
| ChannelId | VARCHAR2 | 10 | Required | /getConsumerCreditReport/Header | Channel ID |  |
| CorpId | VARCHAR2 | 20 | Required | /getConsumerCreditReport/Header | Corp Id |  |
| barcodeNo | VARCHAR2 | 500 | Required | /getConsumerCreditReport/getConsumerCreditReportBody | Bar code number |  |
| externalId | VARCHAR2 | 20 | Required | /getConsumerCreditReport/getConsumerCreditReportBody | External id |  |
| loanAmount | NUMBER | 15 | Required | /getConsumerCreditReport/getConsumerCreditReportBody | Required loanAmount |  |
| isRenewalLoan | VARCHAR2 | 1 | Required | /getConsumerCreditReport/getConsumerCreditReportBody | Renewal loan required or not | Y/N |
| customerName | VARCHAR2 | 100 | Required | /getConsumerCreditReport/getConsumerCreditReportBody | Customer Name |  |
| title | NUMBER | 2 | Required | /getConsumerCreditReport/getConsumerCreditReportBody/nominee | Nominee title | 11-Mr, 12-Mrs, 13- Smt, 14-Master, 15- Miss, 16-Dr,17-Ms, 18-Dr(Ms), 21- M/S,99-Banl< |
| name | VARCHAR2 | 100 | Optional | /getConsumerCreditReport/getConsumerCreditReportBody/nominee | Nominee name |  |
| relation | VARCHAR2 | 50 | Optional | /getConsumerCreditReport/getConsumerCreditReportBody/nominee | Nominee relation | 01-Father,02- Mother,03- Brother,04-Sister,05- Husband,06-Wife,07- Son,08-Daughter,09- Son-in-law,10- Daughter-in-law,11- Mother-in-law,12- Father-in-law,13- Legal Guardian,14- Niece,15-Nephew,16- Other |
| dateOfBirth | DATETIME | 10 | Optional | /getConsumerCreditReport/getConsumerCreditReportBody/nominee | Date of birth |  |
| gender | NUMBER | 2 | Optional | /getConsumerCreditReport/getConsumerCreditReportBody/nominee | Gender | 01-Male,02- Female,03-Other |
| line1 | VARCHAR2 | 500 | Optional | /getConsumerCreditReport/getConsumerCreditReportBody/nominee/address | Nominee Address line1 |  |
| line2 | VARCHAR2 | 500 | Optional | /getConsumerCreditReport/getConsumerCreditReportBody/nominee/address | Nominee Address line2 |  |
| line3 | VARCHAR2 | 500 | Optional | /getConsumerCreditReport/getConsumerCreditReportBody/nominee/address | Nominee Address line3 |  |
| cityCode | VARCHAR2 | 20 | Optional | /getConsumerCreditReport/getConsumerCreditReportBody/nominee/address | City Code |  |
| cityName | VARCHAR2 | 20 | Optional | /getConsumerCreditReport/getConsumerCreditReportBody/nominee/address | cityName |  |
| stateCode | VARCHAR2 | 10 | Optional | /getConsumerCreditReport/getConsumerCreditReportBody/nominee/address | State Code |  |
| pin | VARCHAR2 | 10 | Optional | /getConsumerCreditReport/getConsumerCreditReportBody/nominee/address | Pin code |  |
| pan | VARCHAR2 | 10 | Optional | /getConsumerCreditReport/getConsumerCreditReportBody/nominee/address | Nominee Pan number |  |
| minor | VARCHAR2 | 10 | Optional | /getConsumerCreditReport/getConsumerCreditReportBody/nominee/address | Nominee minor details |  |
| nomineeID | VARCHAR2 | 50 | Optional | /getConsumerCreditReport/getConsumerCreditReportBody/nominee | nominee ID |  |
| nomineeAddressID | VARCHAR2 | 50 | Optional | /getConsumerCreditReport/getConsumerCreditReportBody/nominee | Nominee id |  |
| title | VARCHAR2 | 10 | Optional | /getConsumerCreditReport/getConsumerCreditReportBody/nominee/guardian | Gaurdian Title |  |
| name | VARCHAR2 | 100 | Optional | /getConsumerCreditReport/getConsumerCreditReportBody/nominee/guardian | Guardian Name |  |
| relation | VARCHAR2 | 10 | Optional | /getConsumerCreditReport/getConsumerCreditReportBody/nominee/guardian | Guardian relation |  |
| dateOfBirth | DATETIME | 10 | Optional | /getConsumerCreditReport/getConsumerCreditReportBody/nominee/guardian | date of Birth |  |
| gender | NUMBER | 2 | Optional | /getConsumerCreditReport/getConsumerCreditReportBody/nominee/guardian | gender |  |
| line1 | VARCHAR2 | 500 | Optional | /getConsumerCreditReport/getConsumerCreditReportBody/nominee/guardian/address | Address line 1 of Guardian |  |
| line2 | VARCHAR2 | 500 | Optional | /getConsumerCreditReport/getConsumerCreditReportBody/nominee/guardian/address | Address line 2 of Guardian |  |
| line3 | VARCHAR2 | 500 | Optional | /getConsumerCreditReport/getConsumerCreditReportBody/nominee/guardian/address | Address line3 |  |
| cityCode | VARCHAR2 | 10 | Optional | /getConsumerCreditReport/getConsumerCreditReportBody/nominee/guardian/address | City code |  |
| cityName | VARCHAR2 | 20 | Optional | /getConsumerCreditReport/getConsumerCreditReportBody/nominee/guardian/address | cityname |  |
| stateCode | NUMBER | 10 | Optional | /getConsumerCreditReport/getConsumerCreditReportBody/nominee/guardian/address | state code |  |
| pin | NUMBER | 10 | Optional | /getConsumerCreditReport/getConsumerCreditReportBody/nominee/guardian/address | pin |  |
| stateName | VARCHAR2 | 20 | Optional | /getConsumerCreditReport/getConsumerCreditReportBody/nominee/guardian/address | State Name |  |
| line1 | VARCHAR2 | 500 | Required | /getConsumerCreditReport/getConsumerCreditReportBody | Customer Address line1 |  |
| line2 | VARCHAR2 | 500 | Required | /getConsumerCreditReport/getConsumerCreditReportBody | Customer Address line2 |  |
| line3 | VARCHAR2 | 500 | Required | /getConsumerCreditReport/getConsumerCreditReportBody | Customer Address line3 |  |
| cityCode | NUMBER | 10 | Required | /getConsumerCreditReport/getConsumerCreditReportBody | city code |  |
| cityName | VARCHAR2 | 20 | Required | /getConsumerCreditReport/getConsumerCreditReportBody | City Name |  |
| stateCode | NUMBER | 10 | Required | /getConsumerCreditReport/getConsumerCreditReportBody | State Code |  |
| pin | NUMBER | 10 | Required | /getConsumerCreditReport/getConsumerCreditReportBody | Pin code |  |
| operatingRegionCode | VARCHAR2 | 100 | Required | /getConsumerCreditReport/getConsumerCreditReportBody/operatingRegion | operatingRegionCode |  |
| operatingRegionName | VARCHAR2 | 100 | Required | /getConsumerCreditReport/getConsumerCreditReportBody/operatingRegion | operatingRegionName |  |
| rationCardNo | VARCHAR2 | 50 | Optional | /getConsumerCreditReport/getConsumerCreditReportBody | ration card number |  |
| voterId | VARCHAR2 | 50 | Optional | /getConsumerCreditReport/getConsumerCreditReportBody | voterId |  |
| pan | VARCHAR2 | 50 | Optional | /getConsumerCreditReport/getConsumerCreditReportBody | PAN NUMBER |  |
| aadharNo | VARCHAR2 | 50 | Optional | /getConsumerCreditReport/getConsumerCreditReportBody | aadharNo |  |
| mobileNo | VARCHAR2 | 12 | Optional | /getConsumerCreditReport/getConsumerCreditReportBody | Mobile No |  |
| dateOfBirth | DATETIME | 10 | Required | /getConsumerCreditReport/getConsumerCreditReportBody | date of Birth |  |
| gender | NUMBER | 2 | Required | /getConsumerCreditReport/getConsumerCreditReportBody | gender | 01-Male,02- Female,03-Other |
| branchCode | VARCHAR2 | 50 | Required | /getConsumerCreditReport/getConsumerCreditReportBody | branchCode |  |
| branchName | VARCHAR2 | 50 | Required | /getConsumerCreditReport/getConsumerCreditReportBody | branchName |  |

## Request Sample

*<getConsumerCreditReport>*

*<Header>*

*<RequestUUID>Req\_LodgeColl\_00uii891</RequestUUID>*

*<ServiceName>Equifax</ServiceName>*

*<MessageDateTime>2018-03-20T15:10:57.18</MessageDateTime>*

*<ChannelId>LOS</ChannelId>*

*<CorpId>Los\_1234</CorpId>*

*</Header>*

*<getConsumerCreditReportBody>*

*<barcodeNo>?</barcodeNo>*

*<externalId>?</externalId>*

*<loanAmount>?</loanAmount>*

*<!--Optional:-->*

*<isRenewalLoan>?</isRenewalLoan>*

*<customerName>?</customerName>*

*<!--Optional:-->*

*<nominee>*

*<!--Optional:-->*

*<title>?</title>*

*<name>?</name>*

*<relation>?</relation>*

*<dateOfBirth>?</dateOfBirth>*

*<!--Optional:-->*

*<gender>?</gender>*

*<!--Optional:-->*

*<address>*

*<line1>?</line1>*

*<line2>?</line2>*

*<line3>?</line3>*

*<cityCode>?</cityCode>*

*<cityName>?</cityName>*

*<stateCode>?</stateCode>*

*<stateName>?</stateName>*

*<pin>?</pin>*

*</address>*

*<!--Optional:-->*

*<pan>?</pan>*

*<!--Optional:-->*

*<minor>?</minor>*

*<!--Optional:-->*

*<nomineeID>?</nomineeID>*

*<!--Optional:-->*

*<nomineeAddressID>?</nomineeAddressID>*

*<!--Optional:-->*

*<guardian>*

*<!--Optional:-->*

*<title>?</title>*

*<name>?</name>*

*<relation>?</relation>*

*<dateOfBirth>?</dateOfBirth>*

*<!--Optional:-->*

*<gender>?</gender>*

*<!--Optional:-->*

*<address>*

*<line1>?</line1>*

*<line2>?</line2>*

*<line3>?</line3>*

*<cityCode>?</cityCode>*

*<cityName>?</cityName>*

*<stateCode>?</stateCode>*

*<stateName>?</stateName>*

*<pin>?</pin>*

*</address>*

*</guardian>*

*</nominee>*

*<address>*

*<line1>?</line1>*

*<line2>?</line2>*

*<line3>?</line3>*

*<cityCode>?</cityCode>*

*<cityName>?</cityName>*

*<stateCode>?</stateCode>*

*<stateName>?</stateName>*

*<pin>?</pin>*

*</address>*

*<operatingRegion>*

*<operatingRegionCode>?</operatingRegionCode>*

*<operatingRegionName>?</operatingRegionName>*

*</operatingRegion>*

*<!--Optional:-->*

*<cus:rationCardNo>?</cus:rationCardNo>*

*<!--Optional:-->*

*<cus:voterId>?</cus:voterId>*

*<!--Optional:-->*

*<pan>?</pan>*

*<!--Optional:-->*

*<cus:aadharNo>?</cus:aadharNo>*

*<!--Optional:-->*

*<mobileNo>?</mobileNo>*

*<dateOfBirth>?</dateOfBirth>*

*<cus:gender>?</cus:gender>*

*<branchCode>?</branchCode>*

*<branchName>?</branchName>*

*</getConsumerCreditReportBody>*

*</getConsumerCreditReport>*

***Response Parameters***

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Field Name** | **Data type** | **Max Length** | **R/C/O** | **X Path** | **Description** | **Validation** |
| RequestUUID | VARCHAR2 | 32 | Required | /getConsumerCreditReport/Header | Unique Reference number |  |
| ServiceName | VARCHAR2 | 20 | Required | /getConsumerCreditReport/Header | Service name |  |
| MessageDate  Time | DATETIME | 20 | Required | /getConsumerCreditReport/Header | Message date and time |  |
| ChannelId | VARCHAR2 | 10 | Required | /getConsumerCreditReport/Header | Channel Id |  |
| CorpId | VARCHAR2 | 20 | Required | /getConsumerCreditReport/Header | Corp ID |  |
| creditApproved | VARCHAR2 | 10 | Required | /getConsumerCreditReport/getConsumerCreditReportBody/getConsumerCreditReportReply | True/False |  |
| reason | VARCHAR2 | 50 | Required | /getConsumerCreditReport/getConsumerCreditReportBody/creditDecisionReasons | Reason |  |
| eligibleLoanAmount | NUMBER | 20 | Optional | /getConsumerCreditReport/getConsumerCreditReportBody/getConsumerCreditReportReply | Eligible Loan Amount |  |

## Response Sample

*<getConsumerCreditReport>*

*<Header>*

*<RequestUUID>Req\_LodgeColl\_00uii891</RequestUUID>*

*<ServiceName>Equifax</ServiceName>*

*<MessageDateTime>2018-03-20T15:10:57.18</MessageDateTime>*

*<ChannelId>LOS</ChannelId>*

*<CorpId>Los\_1234</CorpId>*

*</Header>*

*<getConsumerCreditReportBody>*

*<getConsumerCreditReportReply>*

*<creditApproved>false</creditApproved>*

*<creditDecisionReasons>*

*<reason>resonnasdasdasdasda</reason>*

*</creditDecisionReasons>*

*<eligibleLoanAmount>40130</eligibleLoanAmount>*

*</getConsumerCreditReportReply>*

*</getConsumerCreditReportBody>*

*</getConsumerCreditReport>*

**Sample Error Response Format:**

*<getConsumerCreditReport>*

*<Header>*

*<RequestUUID>Req\_LodgeColl\_00uii891</RequestUUID>*

*<ServiceName>Equifax</ServiceName>*

*<MessageDateTime>2018-03-20T15:10:57.18</MessageDateTime>*

*<ChannelId>LOS</ChannelId>*

*<CorpId>Los\_1234</CorpId>*

*</Header>*

*<getConsumerCreditReportBody>*

*<getConsumerCreditReportReply>*

*<creditApproved>false</creditApproved>*

*<creditDecisionReasons>*

*<reason>ErrorCode: E0093 ErrorMsg: Eitherof Relationship Type 1 or Relationship Type 2 isinvalid.</reason>*

*</creditDecisionReasons>*

*</getConsumerCreditReportReply>*

*</getConsumerCreditReportBody>*

*</getConsumerCreditReport>*

## Error Codes

|  |  |  |  |
| --- | --- | --- | --- |
| **Error Code** | **Error Message** | **Severity** | Action to be taken for rectification |
| E0093 | Either of Relationship Type 1 or Relationship Type 2 is invalid. | MEDIUM | need to pass valid relationship details |