RBL BANK LTD

**Jocata API for RDA**



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**Version: 1.01**

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**\*\*\*\* Version History \*\*\*\***

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| --- | --- | --- | --- |
| **Date** | **Version** | **Amendment Comments**  **(relating to version being introduced)** | **Owner** |
| 01-8-2018 | 1.01 | Jocata API for RDA | Siddharth Goyal |
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#### *Introduction*

Jocata API enables the client to perform AML check with 17 lists, provided by regulatory activities, for both the remitter and beneficiary to avoid money laundering activities. This API provide the percentage match in for all the values i.e. name, DOB, address and all the ID proofs.

#### *Description*

This API can be used for foreign inward/outward payments to prevent fraudulent activities. In this client needs to input relevant information about the remitter/beneficiary and in the output it will show the all the approximate/full match with all the lists available.

#### *Transport protocol (SOAP / REST)*

*REST*

#### *API Request URLs*

<https://apideveloper.rblbank.com/test/sb/rbl/api/v1/Jocata>

#### Access Requirements

* API endpoints to be used for consuming the service as provided above
* Basic Authorization to be used using the LDAP userid and password
* Client\_id and Client\_secret are to use as Params as Key and Value s (Need to remove spaces before and after the client id and client secret value field)
* Request type should be application/Json

#### Request Parameters

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Field Name** | **Data Type** | **Mandatory** | **Max. Length** | **Description** |
| Tran ID | Field will accept only Alphanumeric values & ‘\_’ No special characters will be allowed except above mentioned | Yes | 20 | This ID should be generated by the customers, transaction will be identified using this ID, for inquiry purpose this ID can be used. Once transaction received against this number, customer cannot initiate another transaction under this number. |
| Corp\_ID | Field will accept only Alphanumeric values  No special characters will be allowed except above mentioned | Yes | 20 | This is a unique ID assigned to each corporate for identification, once customer onboarding process is completed. Bank will provide this ID. |
| requestType | Field will accept only Alphanumeric values  No special characters will be allowed except above mentioned | No | 20 | This field should contain the request Type of the remitter/beneficiary. |
| Name | Field will accept only Alphabetic values  No special characters will be allowed except above mentioned | No | 80 | This field should contain the name of the remitter/beneficiary. |
| DOB | Field will accept only date and value should be in format (DD-MM-YYYY) | No | 10 | This field contains the Date of birth of the remitter and will accept value in the format of DD-MM-YYYY only |
| Address | Field will accept only Alphanumeric values  No special characters will be allowed except above mentioned | No | 200 | This is the address of the remitter/beneficiary. |
| City | Field will accept only Alphabetic values  No special characters will be allowed except above mentioned | No | 50 | This is the name of the city in which remitter/beneficiary resides |
| State | Field will accept only Alphabetic values  No special characters will be allowed except above mentioned | No | 50 | This is the name of the state in which remitter/beneficiary resides |
| Country | Field will accept only Alphabetic values  No special characters will be allowed except above mentioned | No | 50 | This is the name of the country in which remitter/beneficiary resides |
| Nationality | Field will accept only Alphabetic values  No special characters will be allowed except above mentioned | No | 50 | This is the name of the country in which remitter resides |
| docNumber | Field will accept only Alphanumeric values  No special characters will be allowed except above mentioned | No | 50 | This is the Govt. ID proof number, for eg. Passport, SSN, Driving License, etc. of the remitter |
| Driving License | Field will accept only Alphanumeric values  No special characters will be allowed except above mentioned | No | 50 | This is the driving License of the remitter/beneficiary. |
| Pan | Field will accept only Alphanumeric values No special characters will be allowed except above mentioned | No | 10 | This is the Pan no of the remitter/ beneficiary. |
| UID | Field will accept only numeric values No special characters will be allowed except above mentioned | No | 12 | This is the UID(addhar), of the remitter/beneficiary |
| voter ID | Field will accept only Alphanumeric  No special characters will be allowed except above mentioned | No | 50 | This is the voter ID of the remitter/beneficiary |
| rationCardNo | Field will accept only Alphanumeric values No special characters will be allowed except above mentioned | No | 50 | This is the rationCardNo of the of the remitter/beneficiary |
| Phone 1 | Field will accept only Numeric values No special characters will be allowed except above mentioned | No | 20 | This is the complete mobile number of the remitter including the country code |
| Phone2 | Field will accept only Numeric values No special characters will be allowed except above mentioned | No | 20 | This is the complete mobile number of the remitter including the country code |
| Email | Field will accept only Alphanumeric values, ‘\_’ , '.' & '@'  No special characters will be allowed except above mentioned | No | 50 | This is the email ID of the remitter and it accepts special characters |

#### *Response Parameters*

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Field Name** | **Data Type** | **Value Mandatory** | **Length** | **Description** |
| Tran ID | Field will accept only Alphanumeric values  No special characters will be allowed except above mentioned | Yes | MinLength =1 MaxLength=16 | This is an ID should be generated by the customers, transaction will be identified using this ID, for inquiry purpose this ID can be used. Once transaction received against this number, customer cannot initiate another transaction under this number. For any failures the customer should first initiate the inquiry API before re-initiating the same transaction under same ID or new ID |
| Corp\_ID |  | Yes | MinLength =1 MaxLength=20 | This is a unique ID assigned to each corporate for identification, once customer onboarding process is completed. Bank will provide this ID |
| ResponseTime | Time Stamp | Yes | NA | Time will be in format of ‘YYYY-mm-dd HH:mm:ss.000000’ |
| Match Flag | Flag Yes/No | Yes | NA | Match flag “No” then STP  Match flag “Yes” but percentage 98% then STP But investigation required.  Match Flag “Yes” match 100% then NSTP |
| Unique Number | Field will accept only Alphanumeric values  No special characters will be allowed except above mentioned | Yes | NA | This Unique Number tag will display the Unique number in response for JocataAPI |
| list Name | Field will accept only Alphanumeric values  No special characters will be allowed except above mentioned | Yes | NA | List Name tag will display the name in negative list matched or not. |
| canditName | Field will accept only Alphanumeric values  No special characters will be allowed except above mentioned | Yes | NA | This tag will display Candidate Name in list. |
| requestField | Field will accept only Alphanumeric values  No special characters will be allowed except above mentioned | Yes | NA | This tag will display the Pan number |
| source Data | Field will accept only Alphanumeric values  No special characters will be allowed except above mentioned | Yes | NA | This tag will display the source Data in response |
| matched Data | Field will accept only Alphanumeric values  No special characters will be allowed except above mentioned | Yes | NA | This tag will display the matched Data in response |
| **Action** | Field will accept only Alphanumeric values  No special characters will be allowed except above mentioned | **Yes** | **NA** | This reflects the action which is required for the particular value. The possible values will be as follows:-  REJECT NSTP STP BUT INVESTIGATE STP |
|  |  | Yes | If Name match = 100%  & DOB/address/docNumber/driving license/PAN/UID/voterID/rationcardno. = 100% | Match three parameters with the values in negative list, “Reject” response is received |
|  |  | Yes | If Name match = 100%  Or DOB/address/docNumber/driving license/PAN/UID/voterID/rationcardno. = 100% | For Full match with the values in negative list, “NSTP” response is received |
|  |  | Yes | Match flag “Yes” but percentage 98% then STP But investigation required. | If match tag is in between minimum threshold to maximum threshold |

#### Success - Request and Response Sample for STP and NSTP

1. **STP Response**

**Action: STP and MatchFlag:No**

|  |  |  |
| --- | --- | --- |
| **Type of action** | **Request** | **Response** |
| **STP** | {  "JocataReq":{  "Header":{  "TranID":"T00054113",  "CorpID":"ABC123"  },  "Body":{  "requestType":"On Demand List Matching",  "records":[  {  "uniqueNumber":"1",  "name":"RBL BANK",  "dateOfBirth":"",  "address":"",  "city":"",  "state":"",  "country":"",  "nationality":"",  "docNumber":"",  "drivingLicense":"",  "pan":"",  "uid":"",  "voterId":"",  "rationCardNo":"",  "phone1":"",  "phone2":"",  "email":""  }  ]  }  }  } | {"JocataRes": {  "Header": {  "TranID": "T00054113",  "CorpID": " ABC123",  "ResponseTime": "2018-08-03 11:19:51.853618"  },  "Body": {"Records": [ {  "uniqueNumber": "1",  "MatchFlag": "NO",  "Action": "STP"  }]}  }} |

1. **NSTP Response**

**Action:NSTP and MatchFlag: YES**

|  |  |  |
| --- | --- | --- |
| **Type of action** | **Request** | **Response** |
| **NSTP** | {  "JocataReq":{  "Header":{  "TranID":"T000541134",  "CorpID":" ABC123"  },  "Body":{  "requestType":"On Demand List Matching",  "records":[  {  "uniqueNumber":"1",  "name":"Sayyad Abed UR Reheman",  "dateOfBirth":"",  "address":"",  "city":"",  "state":"",  "country":"",  "nationality":"",  "docNumber":"",  "drivingLicense":"",  "pan":"",  "uid":"",  "voterId":"",  "rationCardNo":"",  "phone1":"",  "phone2":"",  "email":""  }  ]  }  }  } | {"JocataRes": {  "Header": {  "TranID": "T000541134",  "CorpID": " ABC123",  "ResponseTime": "2018-08-03 11:22:56.524481"  },  "Body": {  "Records": [ {  "uniqueNumber": "1",  "MatchFlag": "YES",  "Action": "NSTP"  }],  "JocataActualres": [ {  "uniqueNumber": "1",  "listName": "Caution Police Auth List",  "canditName": "Sayyad Abed UR Reheman ",  "requestField": "Name",  "sourceData": "Sayyad Abed UR Reheman",  "matchedData": "Sayyad Abed UR Reheman ",  "scoreInDouble": 100,  "listId": "Sayyad Abed UR Reheman \_-\_-"  }]  }  }} |

1. **STP but investigation required**

**For partial match with the values in negative list, “STP but investigate” response is received**

**Match Flag: YES and Action: STP but investigate**

|  |  |  |
| --- | --- | --- |
| **Type of action** | **Request** | **Response** |
| **STP but investigate** | {  "JocataReq":{  "Header":{  "TranID":"T000598123",  "CorpID":" ABC123"  },  "Body":{  "requestType":"On Demand List Matching",  "records":[  {  "uniqueNumber":"1",  "name":"Global Paper Resourcesses",  "dateOfBirth":"",  "address":"",  "city":"",  "state":"",  "country":"",  "nationality":"",  "docNumber":"",  "drivingLicense":"",  "pan":"AEHPG7356L",  "uid":"",  "voterId":"",  "rationCardNo":"",  "phone1":"",  "phone2":"",  "email":""  }  ]  }  }  } | {"JocataRes": {  "Header": {  "TranID": "T000598123",  "CorpID": " ABC123",  "ResponseTime": "2018-08-03 11:31:49.161674"  },  "Body": {  "Records": [ {  "uniqueNumber": "1",  "MatchFlag": "YES",  "Action": "STP but investigate"  }],  "JocataActualres": [  {  "uniqueNumber": "1",  "listName": "CA",  "canditName": "M/s Global Paper Resources",  "requestField": "Name",  "sourceData": "Global Paper Resourcesses",  "matchedData": "M/s Global Paper Resources",  "scoreInDouble": 85,  "listId": "RBL/10665/1700 E\_M/s Global Paper Resources"  },  {  "uniqueNumber": "1",  "listName": "CA",  "canditName": "Global Paper Resources",  "requestField": "Modified Name",  "sourceData": "Global Paper Resourcesses",  "matchedData": "Global Paper Resources",  "scoreInDouble": 88,  "listId": "RBL/10665/1700 E\_M/s Global Paper Resources"  }  ]  }  }} |

1. **Action : Reject**

**Match three parameters with the values in negative list, “Reject” response is received**

**Action: Reject and Match Flag: Yes**

|  |  |  |
| --- | --- | --- |
| **Type of action** | **Request** | **Response** |
| **Action: Reject** | {  "JocataReq":{  "Header":{  "TranID":"T00054113455",  "CorpID":" ABC123"  },  "Body":{  "requestType":"On Demand List Matching",  "records":[  {  "uniqueNumber":"1",  "name":"Ghanta Kameshwara Rao",  "dateOfBirth":"",  "address":"D. No 4-5-60/2/A, Sai Baba Road, Guntur, 522006 Andra Pradesh",  "city":"",  "state":"",  "country":"",  "nationality":"",  "docNumber":"",  "drivingLicense":"",  "pan":"AEHPG7356M",  "uid":"",  "voterId":"",  "rationCardNo":"",  "phone1":"",  "phone2":"",  "email":""  }  ]  }  }  } | {"JocataRes": {  "Header": {  "TranID": "T00054113455",  "CorpID": " ABC123",  "ResponseTime": "2018-08-03 11:26:30.707883"  },  "Body": {  "Records": [ {  "uniqueNumber": "1",  "MatchFlag": "YES",  "Action": "REJECT"  }],  "JocataActualres": [  {  "uniqueNumber": "1",  "listName": "Caution Police Auth List",  "canditName": "Mr. Ghanta Kameshwara Rao",  "requestField": "Name",  "sourceData": "Ghanta Kameshwara Rao",  "matchedData": "Mr. Ghanta Kameshwara Rao",  "scoreInDouble": 100,  "listId": "Mr. Ghanta Kameshwara Rao\_AEHPG7356M\_-"  },  {  "uniqueNumber": "1",  "listName": "Caution Police Auth List",  "canditName": "Mr. Ghanta Kameshwara Rao",  "requestField": "PAN No.",  "sourceData": "AEHPG7356M",  "matchedData": "AEHPG7356M",  "scoreInDouble": 100,  "listId": "Mr. Ghanta Kameshwara Rao\_AEHPG7356M\_-"  },  {  "uniqueNumber": "1",  "listName": "Internal Reject List 15052018",  "canditName": "Kameswara Rao Ghanta",  "requestField": "Name",  "sourceData": "Ghanta Kameshwara Rao",  "matchedData": "Kameswara Rao Ghanta",  "scoreInDouble": 90,  "listId": "Kameswara Rao Ghanta\_06-Mar-1975"  },  {  "uniqueNumber": "1",  "listName": "Internal Reject List 15052018",  "canditName": "Kameswara Rao Ghanta",  "requestField": "Name",  "sourceData": "Ghanta Kameshwara Rao",  "matchedData": "Kameswara Rao Ghanta",  "scoreInDouble": 90,  "listId": "Kameswara Rao Ghanta\_01-Jan-1900"  }  ]  }  }} |

**5) When we delete some tags getting Schema Validation Response Failure**

|  |  |  |
| --- | --- | --- |
| **Type of action** | **Request** | **Response** |
| **Schema Validation Failure** | {  "JocataReq":{  "Header":{  "TranID":"T000387631",  "CorpID":" ABC123"  },  "Body":{  "requestType":"On Demand List Matching",  "records":[  {    "dateOfBirth":"",  "address":"",  "city":"",  "state":"",  "country":"",  "nationality":"",  "docNumber":"",  "drivingLicense":"",  "pan":"",  "uid":"",  "voterId":"",  "rationCardNo":"",  "phone1":"",  "phone2":"",  "email":""  }  ]  }  }  } | {"JocataRes": {  "Header": {  "TranID": "T000387631",  "CorpID": " ABC123",  "ResponseTime": "2018-07-31 17:37:14.498282",  "Status": "Failure",  "ErrorCode": "ERRAO003",  "ErrorDesc": "Schema Validation Failure"  },  "Signature": {"Signature": ""}  }} |

**6) when we delete “TranID” and “CorpID” getting Technical Failure response**

|  |  |  |
| --- | --- | --- |
| **Type of action** | **Request** | **Response** |
| **Technical Failure response** | {  "JocataReq":{  "Header":{    },  "Body":{  "requestType":"On Demand List Matching",  "records":[  {  "name":"",  "dateOfBirth":"",  "address":"",  "city":"",  "state":"",  "country":"",  "nationality":"",  "docNumber":"",  "drivingLicense":"",  "pan":"",  "uid":"",  "voterId":"",  "rationCardNo":"",  "phone1":"",  "phone2":"",  "email":""  }  ]  }  }  } | {"JocataRes": {  "Header": {  "TranID": "",  "CorpID": "",  "ResponseTime": "2018-07-31 17:39:06.283247",  "Status": "Failure",  "ErrorCode": "ERRAO006",  "ErrorDesc": "Technical Failure"  },  "Signature": {"Signature": ""}  }} |

**7)** **Failure - Request and Response Sample when we keep “TranID” and "CorpID" field blank**

|  |  |  |
| --- | --- | --- |
| **Type of action** | **Request** | **Response** |
| **Failure** | {  "JocataReq":{  "Header":{    "TranID":"",  "CorpID":""  },  "Body":{  "requestType":"On Demand List Matching",  "records":[  {  "name":"",  "dateOfBirth":"",  "address":"",  "city":"",  "state":"",  "country":"",  "nationality":"",  "docNumber":"",  "drivingLicense":"",  "pan":"",  "uid":"",  "voterId":"",  "rationCardNo":"",  "phone1":"",  "phone2":"",  "email":""  }  ]  }  }  } | {"JocataRes": {  "Header": {  "TranID": "",  "CorpID": "",  "ResponseTime": "2018-07-31 17:40:52.040701",  "Status": "Failure",  "ErrorCode": "ERRAO006",  "ErrorDesc": "Technical Failure"  },  "Signature": {"Signature": ""}  }} |

#### Error Codes and Description

1. To be added

#### Technical Failure Codes and Description

|  |  |  |  |
| --- | --- | --- | --- |
| **Error Code** | **Category** | **Error Message** | **Description** |
| ERRAO006 | Failure | Technical Failure | This is an technical failure error. This error will occur **w**hen we left “TranID” and "CorpID" field blank |
| ERRAO006 | Technical Failure | Technical Failure | This is an technical failure error. This error will occur when we delete “TranID” and “CorpID” getting Technical Failure response. |
| ERRAO003 | Schema Validation Response | Schema Validation Failure | This is an Schema Validation Failure. This error will occur When we delete some tags getting Schema Validation Response Failure |
| ERRAO001 | Timeout Exception Occured | Timeout Exception Occurred | Timeout Exception Occurred error occurred when take time to receive the response |
| ERRAO002 | Improper JSON Format | Improper JSON Format | Improper JSON Format error occurred when we enters extra special characters or any unwanted tag |
| ERRJW001 | Duplicate TranID | Duplicate TranID | Duplicate TranID error occurred when we heat the request with same TranID |
| ERRJW002 | Invalid Entry | Invalid Entry | Invalid Entry error occurred when we enters any invalid entry in the request tags |
| ERRAO004 | Error Occurred While Calling the Provider Service | Error Occurred While Calling the Provider Service | Error Occurred While Calling the Provider Service |
| ERRAO005 | ERRAO005 | Error Occurred While Accessing The ESB Database | Error Occurred While Accessing The ESB Database |