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| **RBL Bank ltd** |
| **Multi Payment With Beneficiary Id Enquiry API** |
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**Version: 1.01**

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

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| --- | --- | --- | --- |
| **Date** | **Version** | **Amendment Comments**  **(relating to version being introduced)** | **Owner** |
| 29-11-2018 | 1.01 | Multi-Payment with Beneficiary Id Enquiry API | Siddharth Goyal |
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#### Introduction

Multi payment with beneficiary Id Enquiry API facilitates the client to check the status of all transactions at once.

#### Description

This API should be used to check status for transactions initiated through the multipayment API.

It can be integrated with any system/languages/ERPs for seamless initiation of payments.

#### Transport protocol (SOAP / REST)

*REST*

#### API Request URLs

[***https://apideveloper.rblbank.com/test/sb/rbl/v1/Multi/getBenId/status***](https://apideveloper.rblbank.com/test/sb/rbl/v1/Multi/getBenId/status)

#### 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 which are generated during Application creation on portal 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) . Do not make any changes in these values.
* Request type should be application/Json

#### Request Parameters

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Field Name** | **Data Type** | **Mandatory Tags according to Modes Of Pay** | **Value Mandatory** | **Length** | **Description** |
| TranID | Field will accept only Alphanumeric values.  No special characters will be allowed | NEFT/RTGS/FT/  DD/IMPS | Y | MinLength =2 MaxLength=16 | This ID should be generated by the customers, transaction will be identified using this ID, and 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 | Field will accept only Alphanumeric values.  No special characters will be allowed | NEFT/RTGS/FT/  DD/IMPS | Y | MinLength =4 MaxLength=20 | This is a unique ID assigned to each corporate for identification, once customer onboarding process is completed. Bank will provide this ID. |
| Maker\_ID | Field will accept only Alphanumeric values.  No special characters will be allowed | NEFT/RTGS/FT  /DD/IMPS | N | MinLength =1 MaxLength=20 | This is an ID registered by the corporate with Bank as part of onboarding process, When the request received, bank will check this ID and role before processing the payment. The value in this Tag is mandatory/Non mandatory basis customer option at the time of onboarding |
| Checker\_ID | Field will accept only Alphanumeric values.  No special characters will be allowed | NEFT/RTGS/FT/  DD/IMPS | N | MinLength =1 MaxLength=20 | This is an ID registered by the corporate with Bank as part of onboarding process, When the request received bank will check this ID and role before processing the payment. The value in this Tag is mandatory/Non mandatory basis customer option at the time of onboarding |
| Approver\_ID | Field will accept only Alphanumeric values.  No special characters will be allowed | NEFT/RTGS/FT/  DD/IMPS | N | MinLength =1 MaxLength=20 | This is an ID registered by the corporate with Bank as part of onboarding process, When the request received bank will check this ID and role before processing the payment. The value in this Tag is mandatory/Non mandatory basis customer option at the time of onboarding |
| Req\_TranID | Field will accept only Alphanumeric values.  No special characters will be allowed  This ID must come through as response of Multipayment Bene ID | NEFT/RTGS/FT/  DD/IMPS | Y | Min length = 40 | This ID must come through as response of Multipayment Bene ID |

\*\*\*Note: Kindly note that all tags are mandatory to put in request as stated above.

#### Response Parameters

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Field Name** | **Data Type** | **Mandatory Tags according to Modes Of Pay** | **Value Mandatory** | **Length** | **Description** |
| Tran ID | Field will show tran ID which was enter by user | This field is mandatory for NEFT/RTGS/FT/DD/IMPS  Mode of pay. | Yes(for status Success/Failure and for all modes of Payments) | MinLength =2 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 | Field will accept only Alphanumeric values.  No special characters will be allowed mentioned | This field is mandatory for NEFT/RTGS/FT/DD/IMPS | Yes(for status Success/Failure and for all modes of Payments) | MinLength =2 MaxLength=20 | This is a unique ID assigned to each corporate for identification, once customer onboarding process is completed. Bank will provide this ID |
| Maker\_ID | Field will accept only Alphanumeric values.  No special characters will be allowed | This field is mandatory for NEFT/RTGS/FT/DD/IMPS | Yes(for status Success/Failure and for all modes of Payments) | MinLength =1 MaxLength=20 | This is an ID registered by the corporate with Bank as part of onboarding process, When the request received bank will check this ID and role before processing the payment. The value in this Tag is mandatory/Non mandatory basis customer option at the time of onboarding |
| Checker\_ID | Field will accept only Alphanumeric values.  No special characters will be allowed | This field is mandatory for NEFT/RTGS/FT/DD/IMPS | Yes(for status Success/Failure and for all modes of Payments) | MinLength =1 MaxLength=20 | This is an ID registered by the corporate with Bank as part of onboarding process, When the request received bank will check this ID and role before processing the payment. The value in this Tag is mandatory/Non mandatory basis customer option at the time of onboarding |
| Approver\_ID | Field will accept only Alphanumeric values.  No special characters will be allowed | This field is mandatory for NEFT/RTGS/FT/DD/IMPS | Yes(for status Success/Failure and for all modes of Payments) | MinLength =1 MaxLength=20 | This is an ID registered by the corporate with Bank as part of onboarding process, When the request received bank will check this ID and role before processing the payment. The value in this Tag is mandatory/Non mandatory basis customer option at the time of onboarding |
| Status | Initiated/Success/Failure | This field is mandatory for NEFT/RTGS/FT/DD/IMPS | Yes(For all modes of payment) | MinLength-1  MaxLength-20 | This is status of the API if successful response comes through |
| Error\_Cde | It is Error code which is system generated against error type | This field is mandatory for NEFT/RTGS/FT/DD/IMPS | Yes(Only if status is Failure and for all modes of Pay) | MinLength-1  Mx-20 | 1) Error Code will be null if no error present. 2) Will give Error Code if error present |
| Error\_Desc | It is Error description which is system generated against the error code | This field is mandatory for NEFT/RTGS/FT/DD/IMPS | Yes(Only if status is Failure and for all modes of Pay) | MinLength-1  MaxLength-500 | 1) Error description will be null if no error present. 2) Will give Error descriptions if error present |
| Req\_TranID | Success response with combination of MP+Corp ID+Tran ID | This field is mandatory for NEFT/RTGS/FT/DD/IMPS | Yes(For all modes of payment) | MaxLength- 40 | This comes in the response of Multipayment with Bene ID |
| Org\_TranID | Field will accept only Alphanumeric values.  No special characters will be allowed mentioned | This field is mandatory for NEFT/RTGS/FT/DD/IMPS | Yes(For all modes of payment) |  | This is the TranID used while initiating payment using Multipayment with Bene ID |
| TranID\_Status | Field will accept only Alphanumeric values.  No special characters will be allowed mentioned | This field is mandatory for NEFT/RTGS/FT/DD/IMPS | Yes(For all modes of payment) |  | It shows the status of the batch |
| TranID\_StatusDesc | Field will accept only Alphanumeric values.  No special characters will be allowed mentioned | This field is mandatory for NEFT/RTGS/FT/DD/IMPS | Yes(For all modes of payment) Yes(For all modes of payment) |  | This is the description of status of batch |
| RefNo | Field will accept only Alphanumeric values.  No special characters will be allowed mentioned | This field is mandatory for NEFT/RTGS/FT/DD/IMPS | Yes(For all modes of payment) Yes(For all modes of payment) | MaxLength- 50 | This is the combination of MP+Corp ID+Tran ID+Refno in multipayment API |
| UTRNo | Field will accept only Alphanumeric values.  No special characters will be allowed mentioned | This field is mandatory for NEFT/RTGS | Yes(For all modes of payment) Yes(For all modes of payment) | MaxLength- 20 | Gives Unique Tran Reference no for NEFT and RTGS |
| PONum | Only Numeric value allows | This field is mandatory for NEFT/RTGS | Yes(For all modes of payment) Yes(For all modes of payment) | MaxLength- 20 | Gives unique identification number for neft and rtgs |
| RefStatus | Field will accept only Alphanumeric values.  No special characters will be allowed mentioned | This field is mandatory for NEFT/RTGS/FT/DD/IMPS | Yes(For all modes of payment) Yes(For all modes of payment) |  | It is the status of individual trasnsaction |
| Status Description | Field will accept only Alphanumeric values.  No special characters will be allowed mentioned | This field is mandatory for NEFT/RTGS/FT/DD/IMPS | Yes(For all modes of payment) Yes(For all modes of payment) |  | It is the description of the status of the individual transaction |
| CBS Tran ID | Field will accept only Alphanumeric values.  No special characters will be allowed mentioned | This field is mandatory for NEFT/RTGS | Yes(For all modes of payment) Yes(For all modes of payment) | MaxLength- 20 | This is the core banking tran ID |
| Payment Status | Numeric value only | This field is mandatory for IMPS | Yes(For all modes of payment) Yes(For all modes of payment) |  | Shows the transaction status for IMPS transactions |
| Ref Response Code | Field will accept only Alphanumeric values.  No special characters will be allowed mentioned | This field is mandatory for IMPS | Yes(For all modes of payment) Yes(For all modes of payment) |  | This is the response code for IMPS transaction  7-  8-  9- |
| RRN | Field will accept only Alphanumeric values.  No special characters will be allowed mentioned | This field is mandatory for IMPS | Yes(For all modes of payment) Yes(For all modes of payment) | MaxLength- 20 | Transaction reference number in case of IMPS |

***Success - Request and Response Sample for all modes of payments***

|  |  |
| --- | --- |
| **Request** | **Response** |
| {  "getBenIdMultiPaymentStatusReq":{  "Header":{  "TranID": "${=System.currentTimeMillis() + ((int)(Math.random()\*1000))}",  "Corp\_ID": "MC005",  "Maker\_ID": "",  "Checker\_ID": "",  "Approver\_ID": ""    },  "Body":{  "Req\_TranID":"1546600932012"  },  "Signature":{  "Signature":"str1234"  }  }  } | {"getBenIdMultiPaymentStatusRes": {  "Header": {  "TranID": "1546606731804",  "Corp\_ID": "MC005",  "Maker\_ID": "",  "Checker\_ID": "",  "Approver\_ID": "",  "Status": "Success",  "Error\_Cde": "",  "Error\_Desc": ""  },  "Body": {  "Org\_TranID": "1546600932012",  "Req\_TranID": "MPMC0051546600932012",  "TranID\_Status": "PROCESSED",  "TranID\_StatusDesc": "Transaction has been processed",  "Transaction": [  {  "RefNo": "MPMC0051546600932012A6",  "UTRNo": "RATNH19004705707",  "PONUM": "000036270270",  "RefStatus": "IN PROGRESS",  "StatusDesc": "Transaction is in Process",  "CBSTrnID": "S183292",  "Ben\_Id": "BENMC0051545288222162"  },  {  "RefNo": "MPMC0051546600932012A12",  "UTRNo": "RATNH19004705705",  "PONUM": "000036270269",  "RefStatus": "IN PROGRESS",  "StatusDesc": "Transaction is in Process",  "CBSTrnID": "S183290",  "Ben\_Id": "BENMC0051545029725153"  },  {  "RefNo": "MPMC0051546600932012A17",  "RRN": "900416000036",  "RefStatus": "FAILURE",  "PaymentStatus": "8",  "RefRespCode": "M4",  "StatusDesc": "FAILURE NRE Account",  "Ben\_Id": "BENMC0051546516510027"  },  {  "RefNo": "MPMC0051546600932012A1",  "UTRNo": "RATNN19004705706",  "PONUM": "000036270268",  "RefStatus": "Success",  "StatusDesc": "Transaction payment successful",  "BEN\_CONF\_RECEIVED": "N",  "CBSTrnID": "S183291",  "Ben\_Id": "BENMC0051545028850887"  },  {  "RefNo": "MPMC0051546600932012A3",  "RRN": "900416000032",  "RefStatus": "Success",  "StatusDesc": "Awaiting Confirmation",  "PaymentStatus": "9",  "Ben\_Id": "BENMC0051545028956512"  },  {  "RefNo": "MPMC0051546600932012A19",  "RRN": "900416000035",  "RefStatus": "FAILURE",  "PaymentStatus": "8",  "StatusDesc": "The account does not exist.|@tranDtl.partTranDetailLL.<rec\_1>.acctId.foracid|@BE| ",  "Ben\_Id": "BENMC0051546516425361"  },  {  "RefNo": "MPMC0051546600932012A2",  "UTRNo": "RATNH19004705708",  "PONUM": "000036270271",  "RefStatus": "IN PROGRESS",  "StatusDesc": "Transaction is in Process",  "CBSTrnID": "S183293",  "Ben\_Id": "BENMC0051545028850887"  },  {  "RefNo": "MPMC0051546600932012A15",  "RRN": "900416000034",  "RefStatus": "Success",  "StatusDesc": "Awaiting Confirmation",  "PaymentStatus": "9",  "Ben\_Id": "BENMC0051546516473638"  },  {  "RefNo": "MPMC0051546600932012A10",  "UTRNo": "RATNN19004705704",  "PONUM": "000036270267",  "RefStatus": "Success",  "StatusDesc": "Transaction payment successful",  "BEN\_CONF\_RECEIVED": "N",  "CBSTrnID": "S183289",  "Ben\_Id": "BENMC0051545029627808"  },  {  "RefNo": "MPMC0051546600932012A4",  "RefStatus": "Success",  "StatusDesc": "Transaction payment successful",  "CBSTrnID": " M2044",  "Ben\_Id": "BENMC0051545028956512"  },  {  "RefNo": "MPMC0051546600932012A14",  "RRN": "900416000037",  "RefStatus": "Success",  "StatusDesc": "Transaction payment successful",  "PaymentStatus": "7",  "Ben\_Id": "BENMC0051546516452727"  },  {  "RefNo": "MPMC0051546600932012A18",  "RRN": "900416000038",  "RefStatus": "Success",  "StatusDesc": "Awaiting Confirmation",  "PaymentStatus": "9",  "Ben\_Id": "BENMC0051546516534125"  },  {  "RefNo": "MPMC0051546600932012A16",  "RRN": "900416000033",  "RefStatus": "Success",  "StatusDesc": "Awaiting Confirmation",  "PaymentStatus": "9",  "Ben\_Id": "BENMC0051546516489676"  },  {  "RefNo": "MPMC0051546600932012A5",  "Ben\_Id": "BENMC0051545288206534",  "RefStatus": "FAILURE",  "RefErrorCode": "ER050",  "StatusDesc": "Ben Id is on Hold"  },  {  "RefNo": "MPMC0051546600932012A7",  "Ben\_Id": "BENMC0051546508002184",  "RefStatus": "FAILURE",  "RefErrorCode": "ER038",  "StatusDesc": "Ben Id is not registered"  },  {  "RefNo": "MPMC0051546600932012A8",  "Ben\_Id": "BENMC0051545297485641",  "RefStatus": "FAILURE",  "RefErrorCode": "ER050",  "StatusDesc": "Ben Id is deactivated"  },  {  "RefNo": "MPMC0051546600932012A9",  "Ben\_Id": "BENMC00112345",  "RefStatus": "FAILURE",  "RefErrorCode": "ER046",  "StatusDesc": "Ben Id provided does not map to the CorpID"  },  {  "RefNo": "MPMC0051546600932012A11",  "Ben\_Id": "BENMC0051545029627808",  "RefStatus": "FAILURE",  "RefErrorCode": "ER047",  "StatusDesc": "DAILY LIMIT EXHAUSTED"  },  {  "RefNo": "MPMC0051546600932012A13",  "Ben\_Id": "BENMC0051545029725153",  "RefStatus": "FAILURE",  "RefErrorCode": "ER047",  "StatusDesc": "DAILY LIMIT EXHAUSTED"  },  {  "RefNo": "MPMC0051546600932012A20",  "Ben\_Id": "BENMC0051546516425361",  "RefStatus": "FAILURE",  "RefErrorCode": "ER045",  "StatusDesc": "Ben Id is not registered for given mode of pay"  }  ]  },  "Signature": {"Signature": "str1234"}  }} |

**Request and Response Sample for Schema Validation Failure**

**\*\*\*Scenarios: Mandatory Tags and values missing, Double spaces in values, space before closing braces for values in a tag, special characters in values**

|  |  |  |
| --- | --- | --- |
| **‘Schema Validation failure’ when missing mandatory tag**  **Like Req\_TranID** | {  "getBenIdMultiPaymentStatusReq":{  "Header":{  "TranID": "ABC123",  "Corp\_ID": "MC009",  "Maker\_ID": "",  "Checker\_ID": "",  "Approver\_ID": ""    },  "Body":{  },  "Signature":{  "Signature":"str1234"  }  }  } | {"getBenIdMultiPaymentStatusRes": {  "Header": {  "TranID": "ABC123",  "Corp\_ID": "MC009",  "Maker\_ID": "",  "Checker\_ID": "",  "Approver\_ID": "",  "Status": "FAILED",  "Error\_Cde": "ER002",  "Error\_Desc": "Schema Validation Failure"  },  "Signature": {"Signature": "str1234"}  }} |

|  |  |  |
| --- | --- | --- |
| **‘Validation failure’ when Corp ID is incorrect** | {  "getBenIdMultiPaymentStatusReq":{  "Header":{  "TranID": "ABC123",  "Corp\_ID": "MC009",  "Maker\_ID": "",  "Checker\_ID": "",  "Approver\_ID": ""    },  "Body":{  "Req\_TranID":"MPMC0051546600932012"  },  "Signature":{  "Signature":"str1234"  }  }  } | {"getBenIdMultiPaymentStatusRes": {  "Header": {  "TranID": "ABC123",  "Corp\_ID": "MC009",  "Maker\_ID": "",  "Checker\_ID": "",  "Approver\_ID": "",  "Status": "FAILED",  "Error\_Cde": "ER021",  "Error\_Desc": "Request not valid for the given CorpId"  },  "Signature": {"Signature": "str1234"}  }} |

**\*\*\*Important Note:**

For any Failure/ Time out/ Error, please check the status of the transaction from Payment Query/Status API (Min after 2 hours), before reinitiating the same transaction again.

***Error Codes and Description***

|  |  |  |  |
| --- | --- | --- | --- |
| **Error Code** | **Error Type** | **Error Description** | **Comments** |
| ER001 | Technical | Improper JSON Format | This error due to JSON request is not in standard format. |
| ER002 | Technical | Schema Validation Failure | This error due to mandatory tags or values missing in field or by unwanted spaces in field or by not allowed values in fields etc. please refers the samples provided above. |
| ER003 | General | Invalid CorpId | Generally this error comes when API consumer entering Corp which is not on boarded at RBL side. |
| ER004 | Technical | Technical Failure | This error will occur when system exception occurs |
| ER006 | Technical | Timeout Exception Occurred | This error will occur when sender is initiating request and the response is not in expected set time. This could be the network issue or service response failure. |
| ER008 | General | Invalid Corporate Hierarchy | While corporate on boarding process, corporate hierarchy will be set at RBL side. When sender is initiating the request with incorrect corporate hierarchy then this error will occur. |
| ER012 | General | Transaction amount greater than Approver Amount Limit | While corporate on boarding process, approver transaction amount will be set.  This error will occur when sending amount is greater than approver’s transaction amount limit set. |
| ER013 | General | Duplicate Transaction Id | The Error will occur when API consumer is requesting with the transaction id which has been already processed successfully. |
| ER017 | General | Error Occurred While Calling the Provider Service | The Error will occur when there is no response from digital banking payment services (Finacle/CBS). |
| ER018 | Technical | Error Occurred While Accessing The ESB Database | The Error will occur when there is no response from ESB database. |
| ER020 | General | Request not valid for the given Debit Acct No | The error will occur when sender has entered Debit account Number which has been Invalid or not mapped. |
| ER038 | General | Ben ID is not registered | The error will occur when sender is initiating payments to beneficiary but beneficiary id is not created or approved for payments yet. |
| ER045 | General | Ben ID Provided is Deactivated | The error will occur when sender is initiating payments to beneficiary but beneficiary is rejected for payments by the RBL. |
| ER046 | General | Ben Id provided does not map to the CorpID | The error will occur when sender is initiating payments to beneficiary but beneficiary id entered in request is not registered against the Corp ID |
| ER049 | General | The amount limits are not set for the entered Mode of Pay | The error will occurs when DATABASE entries for Daily/Weekly/Monthly limits are not set. |
| ER047 | General | DAILY LIMIT EXHAUSTED | The error will occur when sender is initiating payments to beneficiary but amount entered is greater than daily limit amount which entered while beneficiary registration. |
| ER047 | General | WEEKLY LIMIT EXHAUSTED | The error will occur when sender is initiating payments to beneficiary but total amount initiated exceeding the weekly limit amount which entered while beneficiary registration. |
| ER047 | General | MONTHLY LIMIT EXHAUSTED | The error will occur when sender is initiating payments to beneficiary but total amount initiated exceeding monthly limit amount which entered while beneficiary registration. |

#### Http Status Codes and Description

|  |  |  |  |
| --- | --- | --- | --- |
| **Http Code** | **Category** | **Http Message** | **Description** |
| 500 | Http server error | Http Internal Server Error | This is an http server error. This error will occur when the request was not completed and the server met an unexpected condition. |
| 501 | Http server error | Not Implemented | This is an http server error. This error will occur when the request was not completed and the server did not support the functionality required |
| 502 | Http server error | Bad Gateway | This is an http server error. This error will occur when the request was not completed and the server received unwanted response from upstream server |
| 503 | Http server error | Service unavailable | This is an http server error. This error will occur when the request was not completed and the server is temporarily overloading or down |
| 504 | Http server error | Gateway Timeout | This is an http server error. This error will occur when the gateway has timed out. |
| 505 | Http server error | Http version not supported | This is an http server error. This error will occur when the request was not completed and the server does not support the “http protocol” version |
| 401 | Http error | Unauthorized- Authentication Failure | This is an https error. This error will occur when the request was not authenticated at the gateway due to wrong credentials used |
| 401 | Https error | Unauthorized Mismatch in LDAP to Corpid | This is an https error. This error will occur when the request was not authenticated at the gateway due to wrong LDAP details used against valid data at bank end |

#### Cut-off Timings for Pay Modes

* NEFT

1. Weekday START, 06:00; END, 18:55

2. Saturday START, 06:00; END, 18:55

* RTGS

1. Weekday START, 08:30; END, 16:20

2. Saturday START, 08:30; END, 16:20

Other than that all Sundays and 2nd & 4th Saturday of each month would be holiday and RBI holidays for each financial years.

* IMPS

This pay mode is available 24 \* 7 and maintained by NPCI

* Fund Transfer(FT)

This pay mode is available 24 \* 7 and is used to transfer from RBL to RBL accs