**BENEFICIARY ACCOUNT VALIDATION   
 APPLICATION PROGRAMMING INTERFACE**

**FOR BUSINESS CORRESPONDENCE (CHANNEL PARTNER)**

**REFERENCE MANUAL**

**VERSION 1.1**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Sr. No. | Item | Drafted By | Version | Date |
| 1 | Beneficiary Account Validation | Ugrasen Chaurasia | 1.1 | 04-03-2015 |

1. **INTRODUCTION**
   1. API DEFINITION
   2. ABOUT XML
2. [**RBL MONEY TRANSFER API SPECIFICATION**](#APISPECIFICATION)  
   1. Beneficiary Account Validation

**1. API DEFINITION:-**

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

**2. ABOUT XML:-**

XML provides a Rich text-based to describe and also apply a tree-based structure for information processing. At its base level, all information manifests as text, interspersed with markup that indicates the information's separation into a hierarchy of character data, container-like elements, and attributes of those elements. In this respect, it is similar to the LISP programming language's S-expressions, which describe tree structures wherein each node may have its own property list.

The fundamental unit in XML is the character, as defined by the Universal Character Set. Characters are combined to form an XML document. The document consists of one or more entities, each of which is typically some portion of the document's characters, stored in a text file.

XML files may be served with a variety of Media types. RFC 3023 defines the types "application/xml" and "text/xml", which say only that the data is in XML, and nothing about its semantics. The use of "text/xml" has been criticized as a potential source of encoding problems but now is in the process of being deprecated RFC 3023 also recommends that XML-based languages be given media types beginning in "application/" and ending in "+xml"; for example "application/atom+xml" for Atom. This page discusses further XML and MIME.

The ubiquity of text file authoring software (basic text editors such as Notepad and Text Edit as well as word processors) facilitates rapid XML document authoring and maintenance. Prior to the advent of XML, there were very few data description languages that were general-purpose, Internet protocol-friendly, and very easy to learn and author. In fact, most data interchange formats were proprietary, special-purpose, "binary" formats (based foremost on bit sequences rather than characters) that could not be easily shared by different software applications or across different computing platforms, much less authored and maintained in common text editors.

**API functionality:**

This API can be used to validate the name of beneficiary – based on account number and IFSC code of the any account holder. Please note that sometimes beneficiary bank may choose not to disclose accountholder’s name, hence this will not show in response for such cases.

**URL to access the API:** <https://apideveloper.rblbank.com/test/sb/rbl/api/v1/beneficiaryvalidation/beneaccvalidate>

**1. BENEFICIARY ACCOUNT VALIDATION:-**

This is the XML service exposed by the Channel Partners to check the account of beneficiary whether it is correct or not. This method will let you know the beneficiary name associated with beneficiary account.

**Request:**

<beneficiaryaccvalidationreq>

<header>

<sessiontoken></sessiontoken>

</header>

<bcagent> </bcagent>

<remitterid></remitterid>

<beneficiaryname> </beneficiaryname>

<beneficiarymobilenumber></beneficiarymobilenumber>

<accountnumber></accountnumber>

<ifscode> </ifscode>

<channelpartnerrefno> </channelpartnerrefno>

</beneficiaryaccvalidationreq>

XSD



|  |  |  |  |
| --- | --- | --- | --- |
| **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. |
| BC Agent id | String | 1-50 | Describes the BC Agent’s unique ID maintained by the Channel Partner. |
| Remitter ID | int | 1-10 | Describes the Remitter’s unique ID. |
| Beneficiary name | String | 1-50 | Describes Name of Receiver. |
| Mobile Number | int | 1-10 | Describes Mobile Number of Receiver. |
| Account Number | int | 1-20 | Describes Beneficiary’s Bank Account Number. |
| IFSC Code | string | 1-30 | Describes the Beneficiary’s Bank IFSC code. |
| Channel Partner Ref No | string | 1-50 | Describes the channel partner reference id. |

**Response**

<beneficiaryaccvalidationres>

<status></status>

<benename></benename>

<channelpartnerrefno></channelpartnerrefno>

<amount></amount>

<remarks></remarks>

<bankrefno></bankrefno>

<NPCIResponsecode></NPCIResponsecode>

</beneficiaryaccvalidationres>

|  |  |  |  |
| --- | --- | --- | --- |
| **Field Name** | **Data Type** | **Length** | **Description** |
| Status | int | 1 | 0-failure  1-success |
| BeneName | String | 1-30 | Describe Bene name |
| Channel Partner Ref no | string | 1-50 | Describes the channel partner reference id. |
| Amount | money |  | Describe the remittance amount for benevalidation |
| Remarks | String | 1-200 | Describe Remarks |
| Bank Ref No | int | 0-20 | Describe bank reference number |
| NPCI response code | int | 0-3 | Response code given by NPCI |

**Please note if BC partner wants to use this service –**

**First they need to call the Bene account validation API after that they need to call Beneficiary Registration API.**

**Account validation pricing/process.**

|  |  |  |
| --- | --- | --- |
| **Structure of 2 Rs Debit** | | |
| 1 | Out of 2 Rs.  2 Rs will get debited from BC account. | **Total 2 Rs** |
| **Structure of 2 Rs Debit from your pool account** | | |
| 1 | 1 Rs will get credited to Beneficiary account | **Total 2 Rs** |
| 2 | 1 Rs Bank Share (Service Tax + Commission amount) |

If Beneficiary account validation is failed, Your BC Account will get credited back by 1 Rs only (IMPS Trans Amt initiated). Bank will not refund Service tax & Commission amount in case of validation failed from NPCI. Actually there is no refund to end customer for failed transaction or validation. Beneficiary name availability is completely dependent on beneficiary bank and RBL Bank do not have any control on same. There are many banks that do not provide beneficiary name on validation. This point needs to be noted.

==================================END=====================================