**Application programming interface**

**RBL Bank money transfer for KYC Customers**

**(Version 1.0)**

**Document History**

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| --- | --- | --- | --- |
| **Revision** | **Date** | **Changes** | |
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INTRODUCTION

**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 Wallet Platform with the Application 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.

**RBL MONEY TRANSFER API SPECIFICATION**

The below document provides the integration details for enabling the onlne BC Agent service to the third party portal :

**Please note that the given all request parameters are mandatory and at here to the XSD schema attached.**

**RBL UAT test URL-** [**https://apideveloper.rblbank.com/test/sb/rbl/v1/dmt/kyc**](https://apideveloper.rblbank.com/test/sb/rbl/v1/dmt/kyc)

**1.** **[Channel](#CHANNELPARTNERLOGIN) Partner Login -** This XML service is used for channelpartner to create login session with the validity of 1 hour. Every 1 hour partners needs to regenerate the session and the same session token can be used in all other API requests.

**Request -**

<channelpartnerloginreq>

<username></username>

<password></password>

<bcagent></bcagent>

</channelpartnerloginreq>

**Response –**

<channelpartnerloginres>

<sessiontoken></sessiontoken>

<timeout></timeout>

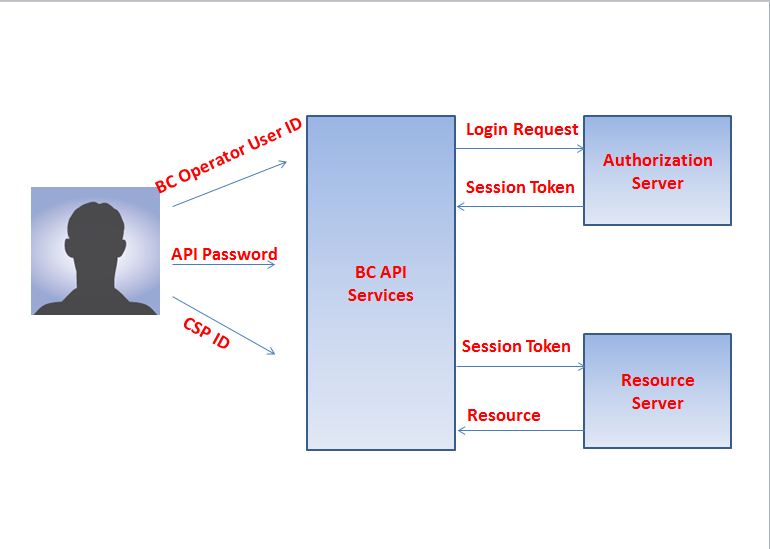
<status></status>

</channelpartnerloginres>

XSD -



|  |  |  |  |
| --- | --- | --- | --- |
| **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 agent 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 |

**Architecture of Login API -**  


***Important Points:-***

*1.* ***Username*** *is BC username of Channel Partner Company registered under Remittance Engine.   
2.* ***Password*** *is API password in encrypted format which will be shared by RBL Bank.  
3.* ***BC Agent*** *is Registered & Approved CSP under Channel Partner Company  
4. There can be multiple sessions with different credentials  
5. Session Token will be created as per Username, API Password, time and Agent ID  
6. Session Token received in response of login request will be active for next 60 minutes only.  
7. Once received, this token can be used in other API Methods.*

**2.** **Update Remitter Details: -** This API is used to update the registered remitter’s details.

**Request XML -**

<remitterupdationrmreq>

<header>

<sessiontoken></sessiontoken>

</header>

<bcagent></bcagent>

<remitterid></remitterid>

<remittername></remittername>

<remitteraddress1></remitteraddress1>

<remitteraddress2></remitteraddress2>

<pincode></pincode>

<cityname></cityname>

<statename></statename>

<alternatenumber></alternatenumber>

<idproof></idproof>

<idproofnumber></idproofnumber>

<idproofissuedate></idproofissuedate>

<idproofexpirydate></idproofexpirydate>

<idproofissueplace></idproofissueplace>

<lremitteraddress></lremitteraddress>

<lpincode></lpincode>

<lstatename></lstatename>

<lcityname></lcityname>

<Title></Title>

<Gender></Gender>

<Religion></Religion>

<Category></Category>

<Education></Education>

<MiddleName></MiddleName>

<LastName></LastName>

<NameofNominee></NameofNominee>

<Relationship></Relationship>

<NomineeAge></NomineeAge>

<NomineeDateofBirth></NomineeDateofBirth>

<MaidenName></MaidenName>

<FatherOrSpouseName></FatherOrSpouseName>

<MotherName></MotherName>

<DateofBirth></DateofBirth>

<MaritalStatus></MaritalStatus>

<Nationality></Nationality>

<ResidentialStatus></ResidentialStatus>

<Emailid></Emailid>

</remitterupdationrmreq>

**Response XML -**

<remitterupdationrmres>

<status></status>

</remitterupdationrmres>

**XSD**



|  |  |  |  |
| --- | --- | --- | --- |
| **Request Fields** | | | |
| **Field Name** | **Data Type** | **Length** | **Description** |
| Session Token\* | String | 2-199 | Session Token received in Login Response |
| bcagent\* | String | 3-49 | Describes the agent id |
| remitterid\* | String | 1-10 | Describes the remitter unique ID |
| remittername\* | String | 3-49 | Describes the remitter first name |
| remitteraddress1\* | String | 5-199 | Describes the remitter address1 |
| remitteraddress2 | String | 5-199 | Describes the remitter address2 |
| pincode\* | String | 1-10 | Describes the remitter pincode |
| cityname\* | String | 3-49 | Describes the remitter city |
| statename\* | String | 3-49 | Describes the remitter state name |
| alternatenumber | String | 1-10 | Describes the remitter alternate number |
| idproof\* | String | 3-49 | Describes the remitter id proof |
| idproofnumber\* | String | 3-49 | Describes the remitter id proof number |
| idproofissuedate | String | date | Describes the remitter idproofissuedate |
| idproofexpirydate | String | date | Describes the remitter idproofexpirydate |
| idproofissueplace | String | 3-49 | Describes the remitter idproofissueplace |
| lremitteraddress\* | String | 5-199 | Describes the remitter local address |
| lpincode\* | String | 1-10 | Describes the remitter local pincode |
| lstatename\* | String | 3-49 | Describes the remitter local state name |
| lcityname\* | String | 3-49 | Describes the remitter local city name |
| Title\* | String | 1-49 | Describes the remitter title |
| Gender\* | String | 3-49 | Describes the remitter gender |
| Religion\* | String | 3-49 | Describes the remitter Religion |
| Category\* | String | 3-49 | Describes the remitter Category |
| Education\* | String | 3-49 | Describes the remitter Education |
| MiddleName | String | 1-49 | Describes the remitter MiddleName |
| LastName\* | String | 1-49 | Describes the remitter LastName |
| NameofNominee\* | String | 1-49 | Describes the NameofNominee |
| Relationship\* | String | 1-49 | Describes the remitter Relationship with nominee |
| NomineeAge\* | String | 1-49 | Describes the nominee age |
| NomineeDateofBirth\* | String | 1-49 | Describes the nominee date of birth |
| MaidenName | String | 1-49 | Describes the Maiden name |
| FatherOrSpouseName\* | String | 1-49 | Describes the remitter FatherOrSpouseName |
| MotherName\* | String | 1-49 | Describes the remitter MotherName |
| DateofBirth\* | String | 1-49 | Describes the remitter date of birth |
| MaritalStatus\* | String | 3-49 | Describes the remitter marital status |
| Nationality\* | String | 3-49 | Describes the remitter Nationality |
| ResidentialStatus\* | String | 3-49 | Describes the remitter ResidentialStatus |
| Emailid\* | String | 1-49 | Describes the remitter Emailid |
| **Response Field** | | | |
| **Field Name** | **Data Type** | **Length** | **Description** |
| status | int | 1 | 0- failure  1-success |

***Important Points –***

* *All the remitter details can be updated only if the remitter kyc status is in* ***pending/CP Rejected/Bank Rejected status*** *(KYC Status-Null,0,3,5)*
* *Remitter details cannot be* ***updated*** *if the KYC status is in* ***On Process/CP APPROVED/KYC Process completed****.*

**3.** **Remitter KYC Upload: -** This API is used to upload the KYC documents (ID Proof and Address Proof) of the Remitter in RBL Platform. KYC Documents can be uploaded in **.pdf or .jpg** format only.

**Request XML -**

<remitterkycreq>

<header>

<sessiontoken></sessiontoken>

</header>

<remitterid></remitterid>

<bcagentid></bcagentid>

<idproofname></idproofname>

<idproofnumber></idproofnumber>

<idproofissuedate></idproofissuedate>

<idproofexpirydate></idproofexpirydate>

<idproofissueplace></idproofissueplace>

<addressproof></addressproof>

<idproof></idproof>

<addressproofurl></addressproofurl>

<idproofurl></idproofurl>

<CustomerStatus></CustomerStatus>

<CustomerType></CustomerType>

<SourceIncomeType></SourceIncomeType>

<AnnualIncome></AnnualIncome>

<PoliticallyExposedPerson></PoliticallyExposedPerson>

<uploadtype></uploadtype>

</remitterkycreq>

**Response XML -**

<remitterkycres>

<status></ status>

</remitterkycres>

**XSD**



|  |  |  |  |
| --- | --- | --- | --- |
| **Request Fields** | | | |
| **Field Name** | **Data Type** | **Length** | **Description** |
| Session Token\* | String | 1-200 | Session Token received in Login Response |
| remitterid | Int | 1-10 | Describes the Remitter’s unique ID. |
| bcagentid\* | String | 5-199 | Describes the agent id |
| Idproofname\* | String | 5-199 | Describes the remitter ID proof name(**Pancard** only) |
| Ifproofnumber\* | String | 5-199 | Describes the remitter ID proof number of selected ID proof(Pancard only) |
| idproofissuedate | String | Date time | Describes the remitter ID proof issued date |
| idproofexpirydate | String | Date time | Describes the remitter ID proof expiry date |
| idproofissueplace | String | 2-49 | Describes the remitter ID proof issued place |
| addressproof\* | String | 5-199 | Describes the remitter address proof name |
| idproof\* | String | 5-199 | Describes the remitter id proof name |
| addressproofurl\* | String | 5-199 | Describes the remitter address proof file/Image name |
| idproofurl\* | String | 5-199 | Describes the remitter ID proof file/Image name |
| CustomerStatus\* | String | 1-2 | Describes the customer status  **1-individual 2-Non-Individual(Same for both UAT and Prod)** |
| CustomerType\* | String | 1-2 | Describes the customer type in UAT  **16-Salaried 15-Self Employed including Professional 14-Farmer 17-Housewife 12-Minor**  Describes the customer type in Prod  **1-Salaried 2-Self Employed including Professional 3-Farmer 4-Housewife 5-Minor** |
| SourceIncomeType\* | String | 1-2 | Describes the customer source of income values in UAT  **8- Govt 9- Public sector 10- Private Sector 11- Business 13- Agriculture 12- Dependent**  Describes the customer source of income values in Prod  **1- Govt 2- Public sector 3- Private Sector 4- Business 5- Agriculture 6- Dependent** |
| AnnualIncome\* | String | 1-2 | **Describes the customer annual income value in UAT**  **6- Rs. 0.00 lacs to Rs. 2.00 Lacs**  **7- Rs. 2.00 Lacs to Rs. 5 Lacs**  **8- Rs. 5 Lacs to Rs. 10 Lacs**  **9- More than Rs. 10 Lacs**  Describes the customer annual income values in Production  **1- Rs. 0.00 lacs to Rs. 2.00 Lacs**  **2- Rs. 2.00 Lacs to Rs. 5 Lacs**  **3- Rs. 5 Lacs to Rs. 10 Lacs**  **4- More than Rs. 10 Lacs** |
| PoliticallyExposedPerson\* | String | 1-2 | Describes if PEP or not  **1-Yes 0-No** |
| uploadtype\* | String | 1-10 | Upload type-1 |
| **Response Field** | | | |
| **Field Name** | **Data Type** | **Length** | **Description** |
| status | int | 1 | 0-failure 1-success |

***Important Points***

* *Remitter has to provide the ID Proof & Address Proof to BC Agent, Agent will upload the ID Proof & address proof, Remitter registration form in FTP and for every 10 mins files in FTP will be moved to Application server. Now first KYC upload API can be called and upon success response* *from KYC upload API,* ***remitterkycregformreq API*** *can be called.*
* *KYC Approval of Remitter will be done by Channel Partner (first level verification)*
* *Post approval of channel partner, bank has to verify the KYC of remitter (final verification)*
* *Remitter will receive the SMS for Bank Approval and (Bank/Channel Partner) Rejection.*
* *KYC Customer can transfer up to 49,999 Rs per transaction whereas non KYC customer can transfer only up to 5000 per transaction.*
* *Monthly limit of transfer for KYC customer is 200000 whereas non KYC Customer can transfer total monthly amount 25000.*
* ***Please note SFTP process needs to be followed by BC partner to upload the KYC Documents.***
* *KYC documents can be uploaded only if the kyc status is in pending/CP Rejected/Bank Rejected status (KYC Status-Null,0,3,5)*
* *KYC documents cannot be uploaded if the kyc status is in On Process/CP Approved/KYC Process completed*

1. **Upload Registration Form Api–** this API will be used to upload the Remitter Registration Form and it can be uploaded in **.pdf or .jpg** format only.

**Request XML -**

<remitterkycregformreq>

<header>

<sessiontoken></sessiontoken>

</header>

<remitterid></remitterid>

<bcagentid></bcagentid>

<registrationform></registrationform>

<uploadtype></uploadtype>

</remitterkycregformreq>

**Response XML -**

<remitterkycregformres>

<status></ status>

</remitterkycregformres>

**XSD**



|  |  |  |  |
| --- | --- | --- | --- |
| **Request Fields** | | | |
| **Field Name** | **Data Type** | **Length** | **Description** |
| Session Token\* | String | 1-200 | Session Token received in Login Response |
| bcagentid\* | String | 5-199 | Describes the agent id |
| Remitterid\* | Int | 1-10 | Describes the Remitter’s unique ID. |
| registrationform | String | 5-199 | Describes the pathname of print registration form |
| uploadtype | String | 1-10 | Upload type-1 |
| **Response Field** | | | |
| **Field Name** | **Data Type** | **Length** | **Description** |
| Status | integer | 1 | Status (1- Success/0- Failed) |

***Important Points*** *1. Once all the above 3 documents uploaded, first level verification will be done by BC partner and Final verification will be done by Bank.*

*2. KYC documents can be uploaded only if the kyc status is in pending/CP Rejected/Bank Rejected status (KYC Status-Null, 0, 3, 5)*

*3. KYC documents cannot be uploaded only if the kyc status is in On Process/CP Approved/KYC Process completed*

*4. After Bank approval, customer can avail/Enjoy the KYC benefits.*

***Per day Per Txn-49,999 and Monthly Limit as -200000***

1. **Common Error**

**Response:**

<errorres>

<status> </status>

<description></description>

</errorres>

Status 0 or -1

**The End**