**RBL – MERCHANT PAYMENT API**

**REFERENCE MANUAL**

**VERSION 1.0.2**

**Document History**

|  |  |  |  |
| --- | --- | --- | --- |
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| 1 | 28/04/2016 | Document Created (First Draft) | P Stalin Babu |
| 2 | 15/07/2016 | Document updated with new fields | P Stalin Babu |
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## TABLE OF CONTENTS

1. **INTRODUCTION**
   1. API DEFINITION
   2. ABOUT XML
2. **RBL MONEY TRANSFER API SPECIFICATION**
3. [Channel Partner Login API](#CHANNELPARTNERLOGIN)
4. [Merchant Registration API](#agentregistrationapi)
5. [Merchant Updation API](#AgentUpdationAPI)
6. [Get Merchant Details API](#GetMerchantdetails)
7. [Get All Merchant Details API](#GetAllMerchantDetails)
8. [Merchant Doc Upload API](#MERCHANTDOCUploadAPI)
9. [Merchant Transaction API](#MerchantTransactionAPI)
10. [Transaction Re-Query API](#TRANSACTIONREQUERY)
11. [Common Error](#Commonerror)

**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 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.

**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.**

**URL-** <https://apideveloper.rblbank.com/test/sb/rbl/v1/merchant/payment>

1. **Channel 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>

**XSD**



|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Field Name** | **Data Type** | **Mandatory** | **Length** | **Description** |
| username | String | Yes | 1-30 | Describes the Channel partner user name maintained by the rbl. |
| password | String | Yes | 40 | Describes the Channel partner password in encrypted format using sha1 algorithm maintained by the Admin |
| bcagent | String | Yes | 1-50 | Describes the BC Agent’s unique ID maintained by the Channel Partner. |

**Response:**

<channelpartnerloginres>

<sessiontoken></sessiontoken>

<timeout></timeout>

<status></status>

</channelpartnerloginres>

|  |  |  |  |
| --- | --- | --- | --- |
| **Field Name** | **Data Type** | **Length** | **Description** |
| sessiontoken | String | 1-200 | Describes the Channel partner usertrack id in encrypted format created by Admin. |
| 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 |

**Important Points:-**

1. User name is BC user name of Channel Partner Company registered under Remittance Engine.

2. Password is API password in format which will be shared by RBL Bank for UAT testing.

3. Merchant is Registered & Approved under Partner.

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. This session token will get expire in 1 hour?

7. This Session token will be used by other API method to continue the task.

1. **Merchant Registration**

**This xml is exposed for the channel partners to create merchants**

**Request:**

<bcagentregistrationreq>

<header>

<sessiontoken></sessiontoken>

</header>

<bcagentname></bcagentname>

<middlename></middlename>

<lastname></lastname>

<companyname></companyname>

<address></address>

<area></area>

<cityname></cityname>

<distrcit></distrcit>

<statename></statename>

<pincode></pincode>

<mobilenumber></mobilenumber>

<localaddress></localaddress>

<localarea></localarea>

<localcity></localcity>

<localdistrcit></localdistrcit>

<localstate></localstate>

<localpincode></localpincode>

<telephone></telephone>

<alternatenumber></alternatenumber>

<emailid></emailid>

<dob></dob>

<idproof></idproof>

<ifproofnumber></ifproofnumber>

<shopaddress></shopaddress>

<shoparea></shoparea>

<shopcity> </shopcity>

<shopdistrcit></shopdistrcit>

<shopstate></shopstate>

<shoppincode></shoppincode>

<ifsccode></ifsccode>

<accountnumber></accountnumber>

<nooftransactionperday></nooftransactionperday>

<transferamountperday></transferamountperday>

<bcagenttype></bcagenttype>

<rupaymid></rupaymid>

<rupaytid></rupaytid>

<visamid></visamid>

<visatid></visatid>

<mastermid></mastermid>

<mastertid></mastertid>

<mdr></mdr>

<settlementdays></settlementdays>

</bcagentregistrationreq>

**XSD**



|  |  |  |  |
| --- | --- | --- | --- |
| **Field Name** | **Data Type** | **Length** | **Description** |
| Sessiontoken\* | String | 1-200 | Describes the Channel partner usertrack id in encrypted format created by Admin. |
| Bcagentname\* | String | 2-49 | Describes the agent first name |
| Middlename | String | 2-49 | Describes the agent Middle name |
| Lastname\* | String | 2-49 | Describes the agent last name |
| Companyname\* | String | 2-49 | Describes the agent company name |
| Address\* | String | 2-49 | Describes the agent address |
| Area\* | String | 2-49 | Describes the agent area |
| Cityname\* | String | 2-49 | Describes the agent City |
| Distrcit\* | String | 2-49 | Describes the agent District |
| Statename\* | String | 2-49 | Describes the agent State |
| Pincode\* | String | 1-10 | Describes the agent pincode |
| Mobilenumber\* | String | 1-10 | Describes the agent Mobile number |
| Localaddress\* | String | 2-49 | Describes the agent local address |
| Localarea\* | String | 2-49 | Describes the agent local area |
| Localcity\* | String | 2-49 | Describes the agent local city |
| Localdistrcit\* | String | 2-49 | Describes the agent local district |
| Localstate\* | String | 2-49 | Describes the agent local state |
| Localpincode\* | String | 1-10 | Describes the agent local pincode |
| Telephone | String | 2-49 | Describes the agent telephone number |
| Alternatenumber | String | 2-49 | Describes the agent alternate mobile number |
| emailid\* | String | 2-49 | Describes the agent email id |
| dob | String |  | Describes the agent Date of Birth .Format(mm/dd/yyyy h:mm:ss Am/pm) |
| Idproof\* | String | 2-49 | Describes the agent ID proof name  (Pancard/Voterid/Passport/Aadhaar card/Driving License) |
| Ifproofnumber\* | String | 2-49 | Describes the agent ID proof number of selected ID proof  (Pancard/Voterid/Passport/Aadhaar card/Driving License) |
| Shopaddress\* | String | 2-49 | Describes the agent shop address |
| Shoparea\* | String | 2-49 | Describes the agent shop area |
| Shopcity\* | String | 2-49 | Describe the shop city |
| Shopdistrcit\* | String | 2-49 | Describes the agent shop district |
| Shopstate\* | String | 2-49 | Describes the agent shop state |
| Shoppincode\* | String | 1-10 | Describes the agent shop pincode |
| Ifsccode\* | String | 2-49 | Describes the agent ifsccode |
| Accountnumber\* | String | 2-49 | Describes the agent accountnumber |
| Nooftransactionperday\* | String | 1-10 | No of transactions allowed per day |
| Transferamountperday\* | String | 1-10 | Describes Total transfer amount per day |
| bcagenttype\* | int | 1 | bcagenttype=1 |
| rupaymid | String | 2-49 | Describes the Merchant rupaymid |
| rupaytid | String | 2-49 | Describes the Merchant rupaytid |
| visamid | String | 2-49 | Describes the Merchant visamid |
| visatid | String | 2-49 | Describes the Merchant visatid |
| mastermid | String | 2-49 | Describes the Merchant mastermid |
| mastertid | String | 2-49 | Describes the Merchant mastertid |
| mdr | String | 2-49 | Describes the Merchant mdr |
| settlementdays | String | 1-49 | Describes the settlementdays |

**Response:**

<bcagentregistrationres>

<status></status>

<bcagentid> </bcagentid>

</bcagentregistrationres>

|  |  |  |  |
| --- | --- | --- | --- |
| **Field Name** | **Data Type** | **Length** | **Description** |
| status | Int | 1 | 0-failure  1-success |
| bcagentid | String | 2-49 | Describes the BC Agent’s unique ID maintained by the Channel Partner. |

1. **Merchant Updation**

**This xml is exposed for the channel partners to update the registered Merchant’s details.**

**Note:** If the merchant is approved Channelpartner can able to block/unblock the merchant but cannot edit any other details.

**Request:**

<bcagentupdationreq>

<header>

<sessiontoken></sessiontoken>

</header>

<bcagentid></bcagentid>

<bcagentname></bcagentname>

<middlename></middlename>

<lastname></lastname>

<companyname></companyname>

<address></address>

<area></area>

<cityname></cityname>

<distrcit></distrcit>

<statename></statename>

<pincode></pincode>

<mobilenumber></mobilenumber>

<localaddress></localaddress>

<localarea></localarea>

<localcity></localcity>

<localdistrcit></localdistrcit>

<localstate></localstate>

<localpincode></localpincode>

<telephone></telephone>

<alternatenumber></alternatenumber>

<emailid></emailid>

<dob></dob>

<idproof></idproof>

<ifproofnumber></ifproofnumber>

<shopaddress></shopaddress>

<shoparea></shoparea>

<shopcity></shopcity>

<shopdistrcit></shopdistrcit>

<shopstate></shopstate>

<shoppincode></shoppincode>

<ifsccode></ifsccode>

<accountnumber></accountnumber>

<nooftransactionperday></nooftransactionperday>

<transferamountperday></transferamountperday>

<bcagenttype></bcagenttype>

<status></status>

<rupaymid></rupaymid>

<rupaytid></rupaytid>

<visamid></visamid>

<visatid></visatid>

<mastermid></mastermid>

<mastertid></mastertid>

<mdr></mdr>

<settlementdays></settlementdays>

</bcagentupdationreq>

**XSD**

****

|  |  |  |  |
| --- | --- | --- | --- |
| **Field Name** | **Data Type** | **Length** | **Description** |
| Sessiontoken\* | String | 1-200 | Describes the Channel partner usertrack id in encrypted format created by Admin. |
| Bcagentname\* | String | 2-49 | Describes the agent first name |
| Middlename | String | 2-49 | Describes the agent Middle name |
| Lastname\* | String | 2-49 | Describes the agent last name |
| Companyname\* | String | 2-49 | Describes the agent company name |
| Address\* | String | 2-49 | Describes the agent address |
| Area\* | String | 2-49 | Describes the agent area |
| Cityname\* | String | 2-49 | Describes the agent City |
| Distrcit\* | String | 2-49 | Describes the agent District |
| Statename\* | String | 2-49 | Describes the agent State |
| Pincode\* | String | 1-10 | Describes the agent pincode |
| Mobilenumber\* | String | 1-10 | Describes the agent Mobile number |
| Localaddress\* | String | 2-49 | Describes the agent local address |
| Localarea\* | String | 2-49 | Describes the agent local area |
| Localcity\* | String | 2-49 | Describes the agent local city |
| Localdistrcit\* | String | 2-49 | Describes the agent local district |
| Localstate\* | String | 2-49 | Describes the agent local state |
| Localpincode\* | String | 1-10 | Describes the agent local pincode |
| Telephone | String | 2-49 | Describes the agent telephone number |
| Alternatenumber | String | 2-49 | Describes the agent alternate mobile number |
| emailid\* | String | 2-49 | Describes the agent email id |
| Dob\* | String |  | Describes the agent Date of Birth .Format(mm/dd/yyyy h:mm:ss Am/pm) |
| Idproof\* | String | 2-49 | Describes the agent ID proof name  (Pancard/Voterid/Passport/Aadhaar card/Driving License) |
| Ifproofnumber\* | String | 2-49 | Describes the agent ID proof number of selected ID proof  (Pancard/Voterid/Passport/Aadhaar card/Driving License) |
| Shopaddress\* | String | 2-49 | Describes the agent shop address |
| Shoparea\* | String | 2-49 | Describes the agent shop area |
| Shopdistrcit\* | String | 2-49 | Describes the agent shop district |
| Shopstate\* | String | 2-49 | Describes the agent shop state |
| Shoppincode\* | String | 1-10 | Describes the agent shop pincode |
| Ifsccode\* | String | 2-49 | Describes the agent ifsccode |
| Accountnumber\* | String | 2-49 | Describes the agent accountnumber |
| Nooftransactionperday\* | String | 1-10 | No of transactions allowed per day |
| Transferamountperday\* | String | 1-10 | Describes Total transfer amount per day |
| bcagenttype\* | int | 1 | bcagenttype=1 |
| status | int | 1 | Status is optonal and if you want to block the merchant you can pass status as ‘8’.to unblock  pass status value as 6. |
| rupaymid | String | 2-49 | Describes the Merchant rupaymid |
| rupaytid | String | 2-49 | Describes the Merchant rupaytid |
| visamid | String | 2-49 | Describes the Merchant visamid |
| visatid | String | 2-49 | Describes the Merchant visatid |
| mastermid | String | 2-49 | Describes the Merchant mastermid |
| mastertid | String | 2-49 | Describes the Merchant mastertid |
| mdr | String | 2-49 | Describes the Merchant mdr |
| settlementdays | String | 2-49 | Describes the settlementdays |

**Response:**

<bcagentupdationres>

<status></status>

</bcagentupdationres>

|  |  |  |  |
| --- | --- | --- | --- |
| **Field Name** | **Data Type** | **Length** | **Description** |
| status | Int | 1 | 0-failure  1-success |

1. **Get Merchant Details**

This API is used to get the complete details of a merchant based on Agentid/Merchant or Mobile number

**Request**

<getmerchantdetailsreq>

<header>

<sessiontoken></sessiontoken>

</header>

<mobilenumberoragentid></mobilenumberoragentid>

</getmerchantdetailsreq>

**XSD**



|  |  |  |  |
| --- | --- | --- | --- |
| **Field Name** | **Data Type** | **Length** | **Description** |
| Sessiontoken\* | String | 1-200 | Describes the Channel partner usertrack id in encrypted format created by Admin. |
| mobilenumberoragentid | String | 2-29 | Describes the mobile no or Agentid of the Merchant |

**Response:**

<getmerchantdetailsres>

<bcagentid></bcagentid>

<bcagentname></bcagentname>

<middlename></middlename>

<lastname></lastname>

<companyname></companyname>

<address></address>

<area></area>

<cityname></cityname>

<distrcit></distrcit>

<statename></statename>

<pincode></pincode>

<mobilenumber></mobilenumber>

<localaddress></localaddress>

<localarea></localarea>

<localcity></localcity>

<localdistrcit></localdistrcit>

<localstate></localstate>

<localpincode></localpincode>

<telephone></telephone>

<alternatenumber></alternatenumber>

<emailid></emailid>

<dob></dob>

<idproof></idproof>

<ifproofnumber></ifproofnumber>

<shopaddress></shopaddress>

<shoparea></shoparea>

<shopcity></shopcity>

<shopdistrcit></shopdistrcit>

<shopstate></shopstate>

<shoppincode></shoppincode>

<ifsccode></ifsccode>

<accountnumber></accountnumber>

<nooftransactionperday></nooftransactionperday>

<transferamountperday></transferamountperday>

<bankapprovalstatus></bankapprovalstatus>

<verifiedby></verifiedby>

<rupaymid></rupaymid>

<rupaytid></rupaytid>

<visamid></visamid>

<visatid></visatid>

<mastermid></mastermid>

<mastertid></mastertid>

<mdr></mdr>

<settlementdays></settlementdays>

<AgentAccountName></AgentAccountName>

</getmerchantdetailsres>

|  |  |  |  |
| --- | --- | --- | --- |
| **Field Name** | **Data Type** | **Length** | **Description** |
| status | Int | 1 | 0-failure  1-success |
| bcagentid | String | 2-49 | Describes the agent id |
| Bcagentname | String | 2-49 | Describes the agent first name |
| Middlename | String | 2-49 | Describes the agent Middle name |
| Lastname | String | 2-49 | Describes the agent last name |
| Companyname | String | 2-49 | Describes the agent company name |
| Address | String | 2-49 | Describes the agent address |
| Area | String | 2-49 | Describes the agent area |
| Cityname | String | 2-49 | Describes the agent City |
| Distrcit | String | 2-49 | Describes the agent District |
| Statename | String | 2-49 | Describes the agent State |
| Pincode | String | 1-10 | Describes the agent pincode |
| Mobilenumber | String | 1-10 | Describes the agent Mobile number |
| localaddress | String | 2-49 | Describes the agent local address |
| localarea | String | 2-49 | Describes the agent local area |
| localcity | String | 2-49 | Describes the agent local city |
| localdistrcit | String | 2-49 | Describes the agent local district |
| Localstate | String | 2-49 | Describes the agent local state |
| Localpincode | String | 1-10 | Describes the agent local pincode |
| Telephone | String | 2-49 | Describes the agent telephone number |
| Alternatenumber | String | 2-49 | Describes the agent alternate mobile number |
| emailid | String | 2-49 | Describes the agent email id |
| dob | String |  | Describes the agent Date of Birth .Format(mm/dd/yyyy h:mm:ss Am/pm) |
| Idproof | String | 2-49 | Describes the agent ID proof name  (Pancard/Voterid/Passport/Aadhaar card/Driving License) |
| Ifproofnumber | String | 2-49 | Describes the agent ID proof number of selected ID proof  (Pancard/Voterid/Passport/Aadhaar card/Driving License) |
| Shopaddress | String | 2-49 | Describes the agent shop address |
| Shoparea | String | 2-49 | Describes the agent shop area |
| Shopdistrcit | String | 2-49 | Describes the agent shop district |
| Shopstate | String | 2-49 | Describes the agent shop state |
| Shoppincode | String | 1-10 | Describes the agent shop pincode |
| Ifsccode | String | 2-49 | Describes the agent ifsccode |
| Accountnumber | String | 2-49 | Describes the agent accountnumber |
| Nooftransactionperday | String | 1-10 | No of transactions allowed per day |
| Transferamountperday | String | 1-10 | Describes Total transfer amount per day |
| bankapprovalstatus | String | 2-49 | 0 - Pending  1 - On Process  2 - Details Required  3 - Hold  4 - Validation Completed  5 - Document Uploaded  6 - Approved  7 - Rejected  8 - Blocked  9 - CP APPROVED LIST  10 - Re-Upload  11 - Bank Maker verified |
| verifiedby | String | 2-49 | Verification done by bank/Channel partner |
| rupaymid | String | 2-49 | Describes the Merchant rupaymid |
| rupaytid | String | 2-49 | Describes the Merchant rupaytid |
| visamid | String | 2-49 | Describes the Merchant visamid |
| visatid | String | 2-49 | Describes the Merchant visatid |
| mastermid | String | 2-49 | Describes the Merchant mastermid |
| mastertid | String | 2-49 | Describes the Merchant mastertid |
| mdr | int | 1-5 | Describes the Merchant mdr |
| settlementdays | int | 1-5 | Describes the settlementdays |

1. **Get All Merchant Details**

**This xml is exposed for the channel partners to get all the registered merchant details.**

**Request**

<bcagentdetailsreq>

<header>

<sessiontoken></sessiontoken>

</header>

</bcagentdetailsreq>

**XSD**



|  |  |  |  |
| --- | --- | --- | --- |
| **Field Name** | **Data Type** | **Length** | **Description** |
| Sessiontoken\* | String | 1-200 | Describes the Channel partner usertrack id in encrypted format created by Admin. |

**Response:**

<bcagentdetailsres>

<status></status>

<bcagentdetails>

<bcagentid></bcagentid>

<bcagentname></bcagentname>

<middlename></middlename>

<lastname></lastname>

<companyname></companyname>

<address></address>

<area></area>

<cityname></cityname>

<distrcit></distrcit>

<statename></statename>

<pincode></pincode>

<mobilenumber></mobilenumber>

<localaddress></localaddress>

<localarea></localarea>

<localcity></localcity>

<localdistrcit></localdistrcit>

<localstate></localstate>

<localpincode></localpincode>

<telephone></telephone>

<alternatenumber></alternatenumber>

<emailid></emailid>

<dob></dob>

<idproof></idproof>

<ifproofnumber></ifproofnumber>

<shopaddress></shopaddress>

<shoparea></shoparea>

<shopcity></shopcity>

<shopdistrcit></shopdistrcit>

<shopstate></shopstate>

<shoppincode></shoppincode>

<ifsccode></ifsccode>

<accountnumber></accountnumber>

<nooftransactionperday></nooftransactionperday>

<transferamountperday></transferamountperday>

<bankapprovalstatus></bankapprovalstatus>

<verifiedby />

<rupaymid></rupaymid>

<rupaytid></rupaytid>

<visamid></visamid>

<visatid></visatid>

<mastermid></mastermid>

<mastertid></mastertid>

<mdr></mdr>

<settlementdays></settlementdays>

<AgentAccountName></AgentAccountName>

</bcagentdetails>

</bcagentdetailsres>

|  |  |  |  |
| --- | --- | --- | --- |
| **Field Name** | **Data Type** | **Length** | **Description** |
| status | Int | 1 | 0-failure  1-success |
| bcagentid | String | 2-49 | Describes the agent id |
| Bcagentname | String | 2-49 | Describes the agent first name |
| Middlename | String | 2-49 | Describes the agent Middle name |
| Lastname | String | 2-49 | Describes the agent last name |
| Companyname | String | 2-49 | Describes the agent company name |
| Address | String | 2-49 | Describes the agent address |
| Area | String | 2-49 | Describes the agent area |
| Cityname | String | 2-49 | Describes the agent City |
| Distrcit | String | 2-49 | Describes the agent District |
| Statename | String | 2-49 | Describes the agent State |
| Pincode | String | 1-10 | Describes the agent pincode |
| Mobilenumber | String | 1-10 | Describes the agent Mobile number |
| localaddress | String | 2-49 | Describes the agent local address |
| localarea | String | 2-49 | Describes the agent local area |
| localcity | String | 2-49 | Describes the agent local city |
| localdistrcit | String | 2-49 | Describes the agent local district |
| Localstate | String | 2-49 | Describes the agent local state |
| Localpincode | String | 1-10 | Describes the agent local pincode |
| Telephone | String | 2-49 | Describes the agent telephone number |
| Alternatenumber | String | 2-49 | Describes the agent alternate mobile number |
| emailid | String | 2-49 | Describes the agent email id |
| dob | String |  | Describes the agent Date of Birth .Format(mm/dd/yyyy h:mm:ss Am/pm) |
| Idproof | String | 2-49 | Describes the agent ID proof name  (Pancard/Voterid/Passport/Aadhaar card/Driving License) |
| Ifproofnumber | String | 2-49 | Describes the agent ID proof number of selected ID proof  (Pancard/Voterid/Passport/Aadhaar card/Driving License) |
| Shopaddress | String | 2-49 | Describes the agent shop address |
| Shoparea | String | 2-49 | Describes the agent shop area |
| Shopdistrcit | String | 2-49 | Describes the agent shop district |
| Shopstate | String | 2-49 | Describes the agent shop state |
| Shoppincode | String | 1-10 | Describes the agent shop pincode |
| Ifsccode | String | 2-49 | Describes the agent ifsccode |
| Accountnumber | String | 2-49 | Describes the agent accountnumber |
| Nooftransactionperday | String | 1-10 | No of transactions allowed per day |
| Transferamountperday | String | 1-10 | Describes Total transfer amount per day |
| bankapprovalstatus | String | 2-49 | 0 - Pending  1 - On Process  2 - Details Required  3 - Hold  4 - Validation Completed  5 - Document Uploaded  6 - Approved  7 - Rejected  8 - Blocked  9 - CP APPROVED LIST  10 - Re-Upload  11 - Bank Maker verified |
| verifiedby | String | 2-49 | Verification done by bank/Channel partner |
| rupaymid | String | 2-49 | Describes the Merchant rupaymid |
| rupaytid | String | 2-49 | Describes the Merchant rupaytid |
| visamid | String | 2-49 | Describes the Merchant visamid |
| visatid | String | 2-49 | Describes the Merchant visatid |
| mastermid | String | 2-49 | Describes the Merchant mastermid |
| mastertid | String | 2-49 | Describes the Merchant mastertid |
| mdr | int | 1-5 | Describes the Merchant mdr |
| settlementdays | int | 1-5 | Describes the settlementdays |

1. **Merchant Document Upload**

**This xml is exposed for the channel partners to upload the merchant documents for approval. Here we can upload documents in all formats (.PDF/.JPG only)**

**Request:**

<bcagentuploaddocumentsreq>

<header>

<sessiontoken></sessiontoken>

</header>

<bcagentid></bcagentid>

<identityproof></identityproof>

<addressproof></addressproof>

<signatureproof></signatureproof>

<identitypath></identitypath>

<addresspath></addresspath>

<signaturepath></signaturepath>

<bcagentform></bcagentform>

<intelligenceform></intelligenceform>

<affidavit></affidavit>

<shopEstablishment></shopEstablishment>

<documentsverified></documentsverified>

<addrressvalid></addrressvalid>

</bcagentuploaddocumentsreq>

**XSD**



|  |  |  |  |
| --- | --- | --- | --- |
| **Field Name** | **Data Type** | **Length** | **Description** |
| Sessiontoken\* | String | 1-200 | Describes the Channel partner usertrack id in encrypted format created by Admin. |
| bcagentid | String | 2-49 | Describes the agent id |
| identityproof | String | 1-10 | Describes the agent identity proof value  Value="1" Text="Pass Port"  Value="2" Text="Driver License"  Value="3" Text="Pan Card" (Only 3 needs to be passed always)  Value="4" Text="Voter ID Card"  Value="5" Text="Aadhaar Card" |
| addressproof | String | 1-10 | Describes the agent address proof name  Value="1" Text="Pass Port"  Value="2" Text="Driver License"  Value="3" Text="Electricity Bill"  Value="4" Text="Bank Statement"  Value="5" Text="Phone bill MTNL and BSNL"  Value="6" Text="Voter ID Card"  Value="7" Text="Shop License" |
| signatureproof | String | 1-10 | Describes the agent signature proof name  Value="1" Text="Pass Port"  Value="2" Text="Driver License"  Value="3" Text="Pan Card"  Value="4" Text="Bank Attested" |
| identitypath | String | 2-199 | Describes the agent identity path |
| addresspath | String | 2-199 | Describes the agent address path |
| signaturepath | String | 2-199 | Describes the agent signature path |
| bcagentform | String | 2-199 | Describes the agent bcagent form |
| intelligenceform | String | 2-199 | Describes the agent intelligence form |
| affidavit | String | 2-199 | Describes the agent affidavit form |
| shopEstablishment | String | 2-199 | Describes the agent shop Establishment form |
| documentsverified | String | 1-10 | 1-verified 2-not verified |
| addrressvalid | String | 1-10 | 1-valid 2-invalid |

**Response:**

<bcagentuploaddocumentsres>

<status></status>

</bcagentuploaddocumentsres>

|  |  |  |  |
| --- | --- | --- | --- |
| **Field Name** | **Data Type** | **Length** | **Description** |
| status | Int | 1 | 0-failure  1-success |

1. **Merchant Transaction API:-**

This is the XML service exposed for BC Partners to initiate IMPS/NEFT Transaction. IMPS P2A Transaction & NEFT WILL available in this API. It means that Beneficiary Account number and IFSC Code based transaction will take place.

**Request:**

<merchanttransactionreq>

<header>

<sessiontoken></sessiontoken>

</header>

<receiverbcagent></receiverbcagent>

<amount></amount>

<remarks></remarks>

<cpid></cpid>

<channelpartnerrefno></channelpartnerrefno>

<flag></flag>

</merchanttransactionreq>

**Xsd:**



|  |  |  |  |
| --- | --- | --- | --- |
| **Field Name** | **Data Type** | **Length** | **Description** |
| sessiontoken | String | Refer XSD | Describes the Channel partner usertrack id in encrypted format created by Admin. |
| receiverbcagent | String | Refer XSD | Describes the Receive Merchantid |
| amount | Money | Refer XSD | Describes amount of Transaction. |
| remarks | String | Refer XSD | Describes any Remarks about  remitter Registration Transaction |
| cpid | int | Refer XSD | CPID is unique id which will be assigned to the channel partner |
| channelpartnerrefno | String | Refer XSD | Unique reference ID created by API Integrator for future requery reference. |
| flag | Int | Refer XSD | 2-IMPS P2A (Account No & IFSC code)  3-NEFT |

**IMPS Response**

<merchanttransactionres>

<channelpartnerrefno></channelpartnerrefno>

<RBLtransactionid></RBLtransactionid>

<status></status>

<amount></amount>

<servicecharge></servicecharge>

<totalamount></totalamount>

<remarks></remarks>

<bankrefno></bankrefno>

<NPCIResponsecode></NPCIResponsecode>

</merchanttransactionres>

**NEFT Response**

<merchanttransactionres>

<channelpartnerrefno></channelpartnerrefno>

<RBLtransactionid></RBLtransactionid>

<status></status>

<amount></amount>

<servicecharge></servicecharge>

<totalamount></totalamount>

<remarks></remarks>

<bankrefno></bankrefno>

<UTRNo></UTRNo>

</merchanttransactionres>

|  |  |  |  |
| --- | --- | --- | --- |
| **Field Name** | **Data Type** | **Length** | **Description** |
| channelpartnerrefno | String | 1-50 | Describes the channel partner reference information. |
| RBLtransactionid | String | 1-10 | Unique ID Generated by Admin. |
| status | Int | 1 | 0-failure  1-success  -1-This is not Success, This is not failure. If -1 received need to invoke the Transaction requery method. |
| amount | Money |  | Describes the remittance amount |
| Remarks | String | 1-20 | Describes the remarks given by Bank |
| Bankrefno | String | 1-20 | Describes the Ref Number given by Bank |
| NPCIResponsecode | Int | 1-5 | Describes the Responsecode given by NPCI |
| UTRNo | String | 1-100 | Describes the UTR no and PO Number |

**Note: Timeout is occurred at RBL end, API responded with failure status (-1).** **If –1 received need to invoke the Transaction requery method. If Transaction requery method responded with failure status (-1) to do the manual reconciliation.**

**Sample Failure status Response:**

<errorres>

<status>-1</status>

<description>Transaction Failed</description>

</errorres>

**Important Points**

1. Channel Partner reference should be unique, later this no will be required to know the status of transaction by transaction requery API.

2. RBL transaction ID will be unique for transaction

3. Status “1” indicates that transaction is success

4. Bank Reference is RRN for future for communication purpose

5. NPCI Response code TAG will let you know the Response code sent by NPCI for IMPS Transaction.

6. 00 Response code with remarks SuccessSUCCESS indicates that transaction is completely success & credited to beneficiary account.

7. 91 Response code with remarks SUCCESSTime Out indicates that transaction is Success & credited but confirmation of beneficiary bank is pending for amount credit.

8. IN case of 91 Transaction, RBL clearing team will update the status of 91 transactions in T+2.

8.1 If IMPS transaction with response code 91 becomes success, reports will get automatically update with status CREDITED & remarks SUCCESS.

8.2 If IMPS transaction with response code 91 becomes fail, reports will get automatically update with status rejected & remarks Failed.

• IF RBL Clearing team has marked the transaction 91 to rejected.

• Transaction amount will be reversed to partner settlement account after marking transaction 91 to reject.

If “–1” status received in response (Due to web exception or connectivity issues) need to invoke the Transaction requery method. If Transaction requery method responded with failure status (-1) to do the reconciliation of this transaction.

9. NEFT Transactions happened in NEFT hours, first the transactions will be in NEFT Initialized status (Payment status 1) and later the same transaction will gets updated to NEFT Credited (Payment status 2) or NEFT Rejected (Payment status 3)

10. NEFT Transactions happened in Non NEFT hours or In Holidays, first the transactions will be in NEFT Pending status (Payment status 0) and the same will be stored in RBL system.

When the next NEFT batch starts the same transaction will be updated to Initialized status and debit will happen to the BC account (Payment status 1) and later the same transaction will gets updated to NEFT Credited (Payment status 2) or NEFT Rejected (Payment status 3).

11. NEFT transaction status will be changed from

* NEFT Initialized status (Payment status 1) to NEFT Credited (Payment status 2)
* NEFT Initialized status (Payment status 1) to NEFT Rejected (Payment status 3)
* NEFT Credited (Payment status 2) to NEFT Rejected (Payment status 3)

12. IMPS IFT transactions are RBL to RBL transactions

13. There will be 3 debits for each transaction (IMPS/NEFT/IMPS IFT)

* Transaction amount
* Bank commission
* Bank service tax

1. **Transaction Re-Query:-**

This is the XML service exposed to produce the Re-Query of the Transaction.

**Request:**

<transactionrequeryreq>

<header>

<sessiontoken></sessiontoken>

</header>

<bcagent> </bcagent>

<channelpartnerrefno></channelpartnerrefno>

</transactionrequeryreq>

**Xsd:**



|  |  |  |  |
| --- | --- | --- | --- |
| **Field Name** | **Data Type** | **Length** | **Description** |
| sessiontoken | String | 1-200 | Describes the Channel partner usertrack id in encrypted format created by Admin. |
| bcagent | String | 1-50 | Describes the BC agentid |
| channelpartnerrefno | String | 1-30 | Describes that Channel Partner Reference id. |

**Response for IMPS:**

<transactionrequeryres>

<bcagent> </bcagent>

<bcagentname> </bcagentname>

<transactondt> </transactondt>

<transactionid > </transactionid >

<amount> </amount>

<servicechrg> </servicechrg>

<tamount> </tamount>

<paymentstatus></paymentstatus>

<remittername> </remittername>

<remittermblno></remittermblno>

<beneficiaryname> </beneficiaryname>

<relationship> </relationship>

<relationshiptype> </relationshiptype>

<bank> </bank>

<ifsccode> </ifsccode>

<accountnumber></accountnumber>

<branch> </branch>

<address1> </address1>

<address2> </address2>

<idproof> </idproof>

<idproofnumber></idproofnumber>

<idproofissuedate></idproofissuedate>

<idproofexpdate></idproofexpdate>

<status></status>

</transactionrequeryres>

**Response for NEFT:**

<transactionrequeryres>

<bcagent> </bcagent>

<bcagentname> </bcagentname>

<transactondt> </transactondt>

<transactionid > </transactionid >

<amount></amount>

<servicechrg></servicechrg>

<tamount></tamount>

<paymentstatus></paymentstatus>

<remittername> </remittername>

<remittermblno></remittermblno>

<beneficiaryname> </beneficiaryname>

<relationship />

<relationshiptype />

<bank> </bank>

<ifsccode> </ifsccode>

<accountnumber></accountnumber>

<branch />

<address1> </address1>

<address2> </address2>

<idproof />

<idproofnumber />

<idproofissuedate />

<idproofexpdate />

<status></status>

<UTRNo> </UTRNo>

<PONum />

<BankReferenceNo> </BankReferenceNo>

<TranType> </TranType>

<BankRemarks> </BankRemarks>

</transactionrequeryres>

|  |  |  |  |
| --- | --- | --- | --- |
| **Field Name** | **Data Type** | **Length** | **Description** |
| channelpartnerrefno | String | 1-30 | Describes that Channel Partner Reference id. |
| transactiondt | Date time | 1-10 | Describes the Date of Transaction.(format: mm/dd/yyyy) |
| transactionid | Int | 1-10 | Describes the ID of Transaction. |
| amount | Int | 1-10 | Describes the Amount of Transaction. |
| servicechrg | int | 1-10 | Describes the Service charge of Transaction. |
| tamount |  |  | Describes the Total Amount of Transaction. |
| paymentstatus | Int | 1 | 0- Pending  1- Processing/NEFT Initialized  2- Credited to Beneficiary  3- Rejected & Refunded to BC Account  6- Failure/Exceptions |
| remittername | String | 1-50 | Describes the BC Agent Remitter’s Name. |
| remittermobilenumber | Int | 1-10 | Describes the BC Agent Mobile Number. |
| beneficiaryname | String | 1-50 | Describes the Name of Receiver. |
| bank | String | 1-50 | Describes the Beneficiary’s Bank Name. |
| ifscode | String | 1-30 | Describes the Beneficiary’s Bank IFSC code. |
| accountnumber | Int | 1-50 | Describes Beneficiary’s Bank Account Number. |
| status | Int | 1 | 0- failure  1-success |
| bankRefNo | String | 1-50 | Blank (no data) |
| PONum | string | 1-50 | Used for Reconciliation purpose |
| BankReferenceNo | string | 1-50 | Describes the RRN of the Transaction given by bank |
| UTRNO | string | 1-50 | Used for Reconciliation purpose |
| TRAN TYPE | string | 1-50 | NEFT/IMPS |
| BANK REMARKS | string | 1-200 | Describes the Transaction Remarks |

1. **Common Error**

**Response:**

<errorres>

<status> </status>

<description></description>

</errorres>

Status 0 or -1

==============================**THE END**=============================