**<AADHAR Based eKYC V2>**

**API Specification Document**

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# This document needs to be completed by BSG & IT/Vendor for each Application /API.

# *Introduction*

*Project – eKYC API Banking*

# *List of API*

|  |  |  |
| --- | --- | --- |
| **Sr. No** | **Name** | **Description** |
| 1 | eKYC basis AADHAR | Get KYC done basis AADHAR No. |

## API Name

*AADHAR Based eKYC.*

## Description

*The service is an interface that allows the Client/Business to make an online eKYC basis AADHAR number by*

*Consuming the eKYC-API through RBL Bank’s API portal.*

## Transport protocol (SOAP / REST)

*REST*

## API Request URLs

1. <https://apideveloper.rblbank.com/test/sb/v1/rbl/api/ekyc-authentication/>ekyc

***Access Requirement***

## API Subscription on RBL Banks developer’s portal.

## Request Parameters for OTP API

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Business Parameter Name** | **Description** | **Parameter Name** | **Parameter Type** | **Parameter Constraints** | **Comments** |
| TranID | Transaction ID generated by consumer which is unique | TranID | AN | MaxLength=16 | Transaction ID generated by consumer which is unique |
| Corp\_ID | Unique ID assigned to each enrolled Corporate | Corp\_ID | AN | MaxLength=20 | Unique ID assigned to each enrolled Corporate |
| Maker\_ID | Unique ID for request creator | Maker\_ID | AN | MaxLength=20 | Unique ID for request creator |
| Checker\_ID | Unique ID for request checker | Checker\_ID | AN | MaxLength=20 | Unique ID for request checker |
| Approver\_ID | Unique ID for request approver | Approver\_ID | AN | MaxLength=20 | Unique ID for request approver |
| AADHAR Number | An AADHAR number to be mentioned in the tag by the API consumer. | aadhaarNo | N | MaxLength=12 | AADHAR No for which validation needs to be done. |
| Signature | Signature | Signature | AN | No max length defined. | Encrypted key for authenticating the request. Currently not required. |

## Request Sample for OTP API

1. {
2. "eKycReq": {
3. "Header": {
4. "TranID": "tranId",
5. "Corp\_ID": "corpId",
6. "Maker\_ID": "",
7. "Checker\_ID": "",
8. "Approver\_ID": ""
9. },
10. "Body": {
11. "aadhaarNo": "12345678912",
12. "otp": ""
13. },
14. "Signature": {
15. "Signature": "Signature"
16. }
17. }
18. }

## Response Parameters for OTP API

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Business Parameter Name** | **Description** | **Parameter Name** | **Parameter Type** | **Parameter Constraints** | **Comments** |
| TranID | Transaction Id | TranID | AN | MaxLength=16 | Transaction ID generated by consumer which is unique |
| Corp\_ID | Corporate Id | Corp\_ID | AN | MaxLength=20 | Unique ID assigned to each enrolled Corporate |  |  |  |
| Maker\_ID | Maker Id | Maker\_ID | AN | MaxLength=20 | Unique ID for request creator |  |  |  |
| Checker\_ID | Checker Id | Checker\_ID | AN | MaxLength=20 | Unique ID for request checker |  |  |  |
| Approver\_ID | Approver Id | Approver\_ID | AN | MaxLength=20 | Unique ID for request approver |  |  |  |
| ESB Return Code | ESB Return code | ErrCode | AN | NA | ESB error code, incase validations fails at ESB end. |  |  |  |
| ESB Return Description | ESB error Description | ErrDesc | AN | NA | Valid Error Desc for ESB error Code, |
| Status | Status from FI system | Status | String | NA | Success/Failure |
| RRN | Request Reference Number | rrn | Numeric | NA | Unique transactions no. |
| Authentication Code | Authentication Code received from FI system | authenticationCode | AN | NA | NA |
| Authentication Message | Status from FI system | authenticationMessage | String | NA | Success/Failure |
| txnId | Transaction ID for OTP | txnId | String | NA | Transaction number to be passed while passing otp for ekyc |
| Signature | Signature | Signature | AN | No max length defined. | Encrypted key for authenticating the request. Currently not required. |

## Response Sample for OTP API

1. {
2. "eKycRes": {
3. "Header": {
4. "TranID": "tranId",
5. "Corp\_ID": "corpId",
6. "Maker\_ID": "",
7. "Checker\_ID": "",
8. "Approver\_ID": ""
9. },
10. "Body": {
11. "status": "SUCCESS",
12. " ErrCode ":"E003",
13. " ErrDesc ":"Error Message",
14. "authenticationCode": "338768fa68e34a2987217905ad2efe03",
15. "authenticationMessage": "SUCCESS",
16. "rrn": "616712533840",

“txnId”:”87654”

},

1. "Signature": {
2. "Signature": "Signature"
3. }
4. }
5. }

## Request Parameters for eKYC API

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Business Parameter Name** | **Description** | **Parameter Name** | **Parameter Type** | **Parameter Constraints** | **Comments** |
| TranID | Transaction ID generated by consumer which is unique | TranID | AN | MaxLength=16 | Transaction ID generated by consumer which is unique |
| Corp\_ID | Unique ID assigned to each enrolled Corporate | Corp\_ID | AN | MaxLength=20 | Unique ID assigned to each enrolled Corporate |
| Maker\_ID | Unique ID for request creator | Maker\_ID | AN | MaxLength=20 | Unique ID for request creator |
| Checker\_ID | Unique ID for request checker | Checker\_ID | AN | MaxLength=20 | Unique ID for request checker |
| Approver\_ID | Unique ID for request approver | Approver\_ID | AN | MaxLength=20 | Unique ID for request approver |
| AADHAR Number | An AADHAR number to be mentioned in the tag by the API consumer. | aadhaarNo | N | MaxLength=12 | AADHAR No for which validation needs to be done. |
| otp | An OTP which is received to AADHAR number holder mentioned in OTP API. | otp | AN | NA | NA |
| txnid | Transaction ID received while requesting for OTP | txnid | String | NA | Transaction ID generated while doing otp generation |
| Signature | Signature | Signature | AN | No max length defined. | Encrypted key for authenticating the request. Currently not required. |

## Request Sample for eKYC API

{

"eKycReq": {

"Header": {

"TranID": "tranId",

"Corp\_ID": "corpId",

"Maker\_ID": "",

"Checker\_ID": "",

"Approver\_ID": ""

},

"Body": {

"aadhaarNo": "590120435115",

"otp": "123456",

"txnid": "87654"

},

"Signature": {

"Signature": "Signature"

}

}

}

**Response Parameters for eKYC API**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Business Parameter Name** | **Description** | **Parameter Name** | **Parameter Type** | **Parameter Constraints** | **Comments** |
| TranID | Transaction Id | TranID | AN | MaxLength=16 | Transaction ID generated by consumer which is unique |
| Corp\_ID | Corporate Id | Corp\_ID | AN | MaxLength=20 | Unique ID assigned to each enrolled Corporate |
| Maker\_ID | Maker Id | Maker\_ID | AN | MaxLength=20 | Unique ID for request creator |
| Checker\_ID | Checker Id | Checker\_ID | AN | MaxLength=20 | Unique ID for request checker |
| Approver\_ID | Approver Id | Approver\_ID | AN | MaxLength=20 | Unique ID for request approver |
| ESB Return Code | ESB Return code | ErrCde | Numeric | MaxLength=2 | ESB error code, incase validations fails at ESB end. |
| ESB Return Description | ESB error Description | ErrDesc | AN | NA | Valid Error Desc for ESB error Code, |
| Response Code | Status code from FI System | responseCode | Numeric | MaxLength=2 | Status Code for Request Sent. |
| Authentication Code | Authentication Code received from FI system | authenticationCode | AN | NA | NA |
| Authentication Message | Status from FI system | authenticationMessage | String | NA | Success/Failure |
| Name | Name of the AADHAR holder | Name | String | NA | NA |
| Gender | Gender of AADHAR holder | Gender | Char | MaxLength=1 | M/F/T |
| Date Of Birth | DOB of AADHAR holder | Dob | dd-mm-yyyy | NA | NA |
| Building | Building name as per UIDAI database | building | AN | NA | NA |
| Street | Street name as per UIDAI database | Street | AN | NA | NA |
| Area | Area as per UIDAI database | Area | AN | NA | NA |
| City | City as per UIDAI database | City | String | NA | NA |
| District | District as per UIDAI database | district | String | NA | NA |
| State | State as per UIDAI database | State | String | NA | NA |
| PIN | PIN as per UIDAI database | Pin | Numeric | NA | NA |
| Care Of | Care off contact as per UIDAI database | careOf | AN | NA | NA |
| Phone | AADHAR holder Mobile no as per UIDAI database. | Phone | Numeric | NA | NA |
| Photo | BASE64\_ENCODED photo as per UIDAI database | Photo | AN | NA | NA |
| RRN | Request Reference Number | Rrn | Numeric | NA | Unique ref no. |
| Signature | Signature | Signature | AN | No max length defined. | Encrypted key for authenticating the request. Currently not required. |

***Response Sample for eKYC API***

{

"eKycRes": {

"header": {

"TranID": "tranId",

"Corp\_ID": "corpId",

"Maker\_ID": "",

"Checker\_ID": "",

"Approver\_ID": ""

},

"Body": {

"esbreturncode":"E003",

"esbreturndesc":"Error Message",

"responseCode": "00",

"authenticationCode": "a46ff185667542958bc064aa8de8b9df",

"authenticationMessage": "SUCCESS",

"name": "Kalpesh Kanubhai Patel",

"gender": "M",

"dob": "21-05-1975",

"building": "A - 1603",

"street": "Serenity",

"area": "Borivali East / Raheja Reflections / Borivali East",

"city": "Mumbai",

"district": "Mumbai",

"state": "Maharashtra",

"pin": "400066",

"careOf": "C/O,Kalpesh Patel",

"phone": "9000000005",

"photo": "BASE64\_ENCODED",

"rrn": "615513890923"

},

"Signature": {

"Signature": "Signature"

}

}

}

## Error Codes

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Error Code** | **Error Type** | **Short Message** | **Long Message** | **Correcting This Error** | **Error Type** |
| K-100 | UIDAI Error | Resident authentication failed | If some Aadhaar no is not present at UIDAI | K-100 is tested, but Is received only in case of incorrect OTP. | NA |
| K-200 | UIDAI Error | Resident data currently not available | Aadhaar not updated at UIDAI | NA | NA |
| K-540 | UIDAI Error | Invalid KYC XML | NA | NA | NA |
| K-541 | UIDAI Error | Invalid KYC API version | NA( You might get if the version got changed by NPCI) | NA | NA |
| K-542 | UIDAI Error | Invalid resident consent (“rc” attribute in “Kyc” element) | NA | NA | NA |
| K-543 | UIDAI Error | Invalid timestamp (“ts” attribute in “Kyc” element) | NA | NA | NA |
| K-544 | UIDAI Error | Invalid resident auth type (“ra” attribute in “Kyc” element) | NA | NA | NA |
| K-545 | UIDAI Error | Resident has opted out of this service | NA | NA | NA |
| K-550 | UIDAI Error | Invalid “Uses” element attributes – must have either bio or otp enabled for resident authentication | NA | NA | NA |
| K-551 | UIDAI Error | Invalid “Txn” namespace (should be “UKC”) | NA | NA | NA |
| K-552 | UIDAI Error | Invalid license key | You might get if license key will expire and we need to configue the same in our property file | NA | NA |
| K-569 | UIDAI Error | Digital signature verification failed for KYC XML (means that authentication request XML was modified after it was signed) | NA | NA | NA |
| K-570 | UIDAI Error | Invalid key info in digital signature for KYC XML (it is either expired, or does not belong to the KUA or is not created by a well-known Certification Authority) | NA | NA | NA |
| K-600 | UIDAI Error | AUA is invalid or not an authorized KUA | NA | NA | NA |
| K-601 | UIDAI Error | ASA is invalid or not an authorized KSA | NA | NA | NA |
| K-602 | UIDAI Error | KUA encryption key not available | NA | NA | NA |
| K-603 | UIDAI Error | KSA encryption key not available | NA | NA | NA |
| K-604 | UIDAI Error | KSA not allowed to sign | NA | NA | NA |
| K-999 | UIDAI Error | Unknown error | NA | NA | NA |
| K-955 | UIDAI Error | Technical error | NA | NA | NA |
| 1129 | UIDAI Error | INVALID\_CSR\_PSM\_PIN(Password incorrect) | NA | NA | NA |
| 1131 | UIDAI Error | TERMINAL\_ID\_NOT\_PROVIDED(IMEI no missing in request) | NA | NA | NA |
| 1132 | UIDAI Error | DEVICE\_ID\_NOT\_PROVIDED(Device id missing in request) | NA | NA | NA |
| 1133 | UIDAI Error | CSR\_ID\_NOT\_PROVIDED(Agent id missing in request) | NA | NA | NA |
| 1136 | UIDAI Error | INVALID\_POS\_APPLICATION\_VERSION(RBL API version mismatch) | NA | NA | NA |
| 1138 | UIDAI Error | INACTIVE\_CSR\_OR\_PSM(If wrong password entered 3 times, then agent will be inactive, we need to active the agent from front end) | NA | NA | NA |
| 1141 | UIDAI Error | DEVICE\_NOT\_REGISTERED\_WITH\_SERVER(device not mapped at server) | NA | NA | NA |
| 1155 | UIDAI Error | DEVICE\_NOT\_MAPPED\_TO\_AGENT(Device not mapped to agent) | NA | NA | NA |
| 1197 | UIDAI Error | MISSING\_PID\_FOR\_EKYC | NA | NA | NA |
| 1198 | UIDAI Error | MISSING\_PID\_TIME\_FOR\_EKYC | NA | NA | NA |
| 9999 | UIDAI Error | UNKNOWN\_ERROR(server not able to parse the error) | NA | NA | NA |
| 1157 | UIDAI Error | AGENT\_NOT\_REGISTERED\_ON\_SERVER(Agent is not created at server) | NA | NA | NA |
| 1092 | UIDAI Error | Error While performing ekyc(RAR tag is missing in the EKYC response from UIDAI) | NA | NA | NA |
| 1196 | UIDAI Error | MISSING\_HMAC\_FOR\_EKYC | NA | NA | NA |
| 1156 | UIDAI Error | FRESHNESS\_FACTOR\_MISMATCH | NA | NA | NA |
| 1137 | UIDAI Error | DEVICE\_NOT\_MAPPED\_TO\_CSR\_OR\_PSM(Device not mapped to agent) | NA | NA | NA |

# *Appendix*

***List of mandatory tags in request and response***

|  |  |  |
| --- | --- | --- |
| **TITLE** | | |
| **FIELDS** | **TAGS MANDATORY** | **VALUES MANDATORY** |
| TranID | M | AN |
| Corp\_ID | M | AN |
| Maker\_ID | Conditionally Mandatory | AN |
| Checker\_ID | Conditionally Mandatory | AN |
| Approver\_ID | Conditionally Mandatory | AN |
| aadhaarNo | M | N |
| Otp | M | N |
| Signature | Conditionally Mandatory | AN |