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| RBL Bank ltd |
| **Account Inquiry API** |
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**Version: 1.01**

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

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| --- | --- | --- | --- |
| **Date** | **Version** | **Amendment Comments**  **(relating to version being introduced)** | **Owner** |
| 21-04-18 | 1.01 | Account Validation API | Siddharth Goyal |
| 02-05-18 | 1.02 | Account Validation API | Siddharth Goyal |
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#### Introduction

Account Inquiry API facilitates the client to inquire the details of bank accounts maintained at RBL bank

#### Description

This API should be used when client wants to inquire about accounts maintained at RBL bank. Input will be account number, IFSC code and output will be as below

1. Account number

2. Account holder Name

3. Joint holder name

5. Account status e.g. (Active/Dormant)

6. Account freeze status  D/C/T

7. Freeze reason code (Freeze reason description)

8. Scheme code

9.  Scheme Type

10. Scheme code Description

11. Constitution code

12. Constitution code description.

#### Transport protocol (SOAP / REST)

*REST*

#### API Request URLs

#### 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 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)
* Request type should be application/Json

#### Request Parameters

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Field Name** | **Data Type** | **Tag Mandatory** | **Value Mandatory** | **Length** | **Description** |
| TranID | Field will accept only Alphanumeric values & ‘\_’  No special characters will be allowed except above mentioned | Y | Y | MinLength =1 MaxLength=16 | This 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. |
| Corp\_ID | Field will accept only Alphanumeric values & ‘\_’  No special characters will be allowed except above mentioned | Y | Y | MinLength =1 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 except above mentioned | Y | 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 except above mentioned | Y | 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 except above mentioned | Y | 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 |
| AccNo | Field will accept only Alphanumeric values & ‘\_’  No special characters will be allowed except above mentioned | Y | Y | MinLength =12 MaxLength=16 | This would be the Sender account acc no. from where transactions will be initiated and the debit entries will be reflected. |
| IFSC | Field will accept only Alphanumeric values & ‘\_’  No special characters will be allowed except above mentioned | Y | Y | MinLength =1 MaxLength=15 | IFSC code is numeric code that uniquely identifies a bank branch participating in any RBI regulated fund transfer. |

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#### Response Parameters

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| --- | --- | --- | --- | --- | --- |
| **Field Name** | **Data Type** | **Mandatory Tags according to Modes Of Pay** | **Value Mandatory** | **Length** | **Description** |
| Tran ID | Field will show only Alphanumeric values & ‘\_’  No special characters will be allowed except above mentioned | 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 =1 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 show only Alphanumeric values & ‘\_’  No special characters will be allowed except above mentioned | 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 a unique ID assigned to each corporate for identification, once customer onboarding process is completed. Bank will provide this ID |
| Maker\_ID | Field will show only Alphanumeric values & ‘\_’  No special characters will be allowed except above mentioned | 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 show only Alphanumeric values & ‘\_’  No special characters will be allowed except above mentioned | 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 show only Alphanumeric values & ‘\_’  No special characters will be allowed except above mentioned | 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 | Field will show only Alphanumeric values & ‘\_’  No special characters will be allowed except above mentioned | Y | N | Min-0  Max-50 | This will show success or failure for status of request |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| AccNo | Field will show only Alphanumeric values & ‘\_’  No special characters will be allowed except above mentioned | Y | Y | MinLength =12 MaxLength=16 | This would be the beneficiary account acc no. for which inquiry has to be done |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| CustName | Field will have alphanumeric values & ‘\_’  No special characters will be allowed | Y | N | Min-0  Max-50 | This field will contain the account holder name if the bank account is being maintained at RBL Bank |
| TypeOfAccnt | Field will have alphanumeric values & ‘\_’  No special characters will be allowed | Y | N | Min-0  Max=50 | This field will contain if the account is Joint or not. Allowed values are:-  Joint  Individual |
| AccountStatus | Field will have alphanumeric values & ‘\_’  No special characters will be allowed | Y | N | Min-0  Max-50 | This fiend will tell if the account is active, Inactive or Dormant  A – Active  I – Inactive  D - Dormant |
| JointCustname | Field will have alphanumeric values & ‘\_’  No special characters will be allowed | N | N | Min-0  Max-50 | This field contain joint account holder name if found any otherwise the tag will not appear.  In case of joint account having more than 2 holder, the names will come as comma separated in this. |
| AccountFreeze | Field will have alphanumeric values & ‘\_’  No special characters will be allowed | Y | N | Min-0  Max-50 | This field will contain if freeze is marked on the account  T – total freeze  C – Credit Freeze  D – Debit Freeze  Value will be NA if no freeze is marked |
| FreezeReason | Field will have alphanumeric values & ‘\_’  No special characters will be allowed | Y | N | Min-0  Max-50 | This field will contain the freeze reason for which the freeze has been marked to the account if any.  Value will be NA if no freeze is marked |
| SchemeType | Field will have alphanumeric values & ‘\_’  No special characters will be allowed | Y | N | Min-0  Max-50 | This field will contain the scheme type of the account. For e.g. scheme type – ODA |
| SchemeCode | Field will have alphanumeric values & ‘\_’  No special characters will be allowed | Y | N | Min-0  Max-50 | This field will contain the scheme code of the account. For e.g. scheme code – CAKIT |
| SchemeCodeDesc | Field will have alphanumeric values & ‘\_’  No special characters will be allowed | Y | N | Min-0  Max-50 | This field will contain the scheme code description of the account. For e.g. scheme code description – Current account R-kit |
| ConstitutionCode | Field will have alphanumeric values & ‘\_’  No special characters will be allowed | Y | N | Min-0  Max-50 | This field will contain the constitution code of the account. For e.g. constitution code – C007 |
| ConstitutionCodeDesc | Field will have alphanumeric values & ‘\_’  No special characters will be allowed | Y | N | Min-0  Max-50 | This field will contain the constitution code description of the account. For e.g. constitution code description – Club |

#### Success - Request and Response Sample

|  |  |  |
| --- | --- | --- |
| **Status** | **Request** | **Response** |
| **Success** | *{*  *"* *getAccDetailsReq": {*  *"Header": {*  *"TranID": "",*  *"Corp\_ID": ""*  *"Maker\_ID":" ",*  *"Checker\_ID":" ",*  *"Approver\_ID":" "*  *},*  *"Body": {*  *“AccNo”: “409000110584”,*  *“IFSC”:”RATN000001”*  *}*  *}*  *}* | {"getAccDetailsRes": {"Header": {"TranID": "HBSDDBH1","CorpID": "PHONEPE", *"Maker\_ID":" ",*  *"Checker\_ID":" ",*  *"Approver\_ID":" "*  "Status": "SUCCESS", "RequestTime": "2018-05-02 18:59:52.021335"},"Body": {"AccNo": "409000110584","CustName": "KAJOL9846 M DEVGN","TypeOfAccnt": "INDIVIDUAL","AccountStatus": "A","AccountFreeze": "NA","FreezeReason": "NA","SchemeCode": "CACIB","SchemeType": "ODA","SchemeCodeDesc": "CURRENT ACCOUNT - CORPORATE INTERNET BANKING","ConstitutionCode": "C032","ConstitutionCodeDescDesc": "Private Limited Company"}}} |
|  |  |  |

#### Failure - Request and Response Sample for account not maintained at RBL Bank

|  |  |  |
| --- | --- | --- |
| **Failure** | {  "getAccDetailsReq": {  "Header": {    "TranID": "T002",    "Corp\_ID": "MC004"  "Maker\_ID":" ",  "Checker\_ID":" ",  "Approver\_ID":" "      },  "Body": {  "AccNo": "4090000234751",  "IFSC":"RATN000001"  }  }  } | {"getAccDetailsRes": {"Header": {     "Status": "Failure",     "ErrorDesc": "INVALID ACCOUNT NUMBER"  }}} |

#### 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 (IFSC)** | {  "getAccDetailsReq": {  "Header": {    "TranID": "T002",    "Corp\_ID": "MC004"  "Maker\_ID":" ",  "Checker\_ID":" ",  "Approver\_ID":" "  },  "Body": {  "AccNo": "409000110584",    }  } | {"getAccDetailsRes": {"Header": {  "Status": "Failure",  "ErrorCode": "ERR\_\_DI\_007",  "StatusDesc": "Schema Validation Failure"  }}} |

|  |  |  |
| --- | --- | --- |
| **‘Schema Validation failure’ when missing mandatory value (AccNo)** | {  "getAccDetailsReq": {  "Header": {    "TranID": "T002",    "Corp\_ID": "MC004"  "Maker\_ID":" ",  "Checker\_ID":" ",  "Approver\_ID":" "  },  "Body": {  "AccNo": "",  "IFSC" : "RATN00001"  }  } | {"getAccDetailsRes": {"Header": {  "Status": "Failure",  "ErrorCode": "ERR\_\_DI\_007",  "StatusDesc": "Schema Validation Failure"  }}} |

|  |  |  |
| --- | --- | --- |
| **‘Schema Validation failure’ when field limit length(Corp\_ID) exceeds in the request** | {  "getAccDetailsReq": {  "Header": {    "TranID": "T002",    "Corp\_ID": "MC0000000000000000000000000000000000044444444444444444444444444444444444"  "Maker\_ID":" ",  "Checker\_ID":" ",  "Approver\_ID":" "  },  "Body": {  "AccNo": "409000110584",  "IFSC" : "RATN00001"  }  }  } | {"getAccDetailsRes": {"Header": {  "Status": "Failure",  "ErrorCode": "ERR\_\_DI\_007",  "StatusDesc": "Schema Validation Failure"  }}} |
| **‘Schema Validation failure’ when entering special characters in field(Acc\_No) and not allowed as per the field validations in request** | {  "getAccDetailsReq": {  "Header": {  "TranID": "T002",    "Corp\_ID": "MC004"  "Maker\_ID":" ",  "Checker\_ID":" ",  "Approver\_ID":" "  },  "Body": {  "AccNo": "409@000110584",  "IFSC" : "RATN00001"  }  }  } | {"getAccDetailsRes": {"Header": {  "Status": "Failure",  "ErrorCode": "ERR\_\_DI\_007",  "StatusDesc": "Schema Validation Failure"  }}} |

#### Error Codes and Description

1. To be added

#### 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 |