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| RBL Bank ltd |
| **Single Payment API for RDA** |
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**Version: 1.01**

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

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| **Date** | **Version** | **Amendment Comments**  **(relating to version being introduced)** | **Owner** |
| 17-5-2018 | 1.01 | Single Payment API for RDA | Siddharth Goyal |
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#### Introduction

Single payment API facilitates the client to initiate a payment request to beneficiary under RDA arrangement.

Rupee Drawing Arrangement (RDA) is a channel to receive cross-border remittances from overseas jurisdictions. Under this arrangement, the Authorised Category I banks enter into tie-ups with the non-resident Exchange Houses in the FATF compliant countries to open and maintain their Vostro Account.

#### Description

This API should be used for RDA arrangement payments for Foreign Inward Remittances.

Pay modes like NEFT, RTGS, IMPS, Funds transfer can be used through this service.

It can be integrated with any system/languages/ERPs for seamless initiation of payments.

The API is synchronous in nature i.e. the response is received for each transaction with the desired details for NEFT/RTGS as UTR No and for IMPS as RRN no.

#### Transport protocol (SOAP / REST)

*REST*

#### API Request URLs

<https://apideveloper.rblbank.com/test/sb/rbl/api/v1/payment/remittance/rda>

#### 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

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| --- | --- | --- | --- | --- |
| **Field Name** | **Data Type** | **Mandatory** | **Max. Length** | **Description** |
| TranID | Field will accept only Alphanumeric values & ‘\_’ No special characters will be allowed except above mentioned | Yes | 20 | 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 | Yes | 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 | No | 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 | No | 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 | No | 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 |
| Value\_Date | Field will accept only String but value should be in date format (DD/MM/YYYY) | Yes | 10 | This field is the present date i.e. the date on which the transaction is being posted. System will not accept Post/Ante dated transactions. |
| Remit\_Purpose\_Code | Field will accept only Alphanumeric values & ‘\_’ No special characters will be allowed except above mentioned | Yes | 10 | This is the Remittance purpose code as per the list of purpose codes provided by RBL Bank |
| Remit\_Name | Field will accept only Alphanumeric values & ‘\_’ No special characters will be allowed except above mentioned | Yes | 80 | This field should contain the name of the remitter |
| Remit\_Type | Field will accept only Alphanumeric values & ‘\_’ No special characters will be allowed except above mentioned | Yes | 20 | This is the Purpose of Remittance description as per the list of purpose codes provided. |
| Mode\_of\_Pay | Field will accept only Alphanumeric values No special characters will be allowed except above mentioned | Yes | 10 | This field is the mode of payment and will accept below four values only IMPS NEFT RTGS  FT |
| Remit\_DOB | Field will accept only String but value should be in date format (DD/MM/YYYY) | No | 10 | This field contains the Date of birth of the remitter and will accept value in the format of DD/MM/YYYY only |
| Remit\_ID | Field will accept only Alphanumeric values & ‘\_’ No special characters will be allowed except above mentioned | Yes | 50 | This field will contain unique identification number for the Remitter, for eg. Customer ID |
| Remit\_Id\_Proof\_Number | Field will accept only Alphanumeric values & ‘\_’ No special characters will be allowed except above mentioned | No | 60 | This is the Govt. ID proof number, for eg. Passport, SSN, Driving License, etc. of the remitter |
| Remit\_Cust\_Add1 | Field will accept only Alphanumeric values & ‘\_’ No special characters will be allowed except above mentioned | Yes | 80 | This is the address of the remitter. |
| Remit\_Cust\_Add2 | Field will accept only Alphanumeric values & ‘\_’ No special characters will be allowed except above mentioned | No | 80 | This is the address of the remitter. |
| Remit\_Cust\_Add3 | Field will accept only Alphanumeric values & ‘\_’ No special characters will be allowed except above mentioned | No | 80 | This is the address of the remitter. |
| Remit\_Zip\_Code | Field will accept only Alphanumeric values & ‘\_’ No special characters will be allowed except above mentioned | No | 10 | This is the zip/PIN code of the remitter. |
| Remit\_Email | Field will accept only Alphanumeric values, ‘\_’ , '.' & '@'  No special characters will be allowed except above mentioned | No | 50 | This is the email ID of the remitter and it accepts special characters |
| Remit\_Contact\_Num | Field will accept only Alphanumeric values & ‘\_’ No special characters will be allowed except above mentioned | No | 20 | This is the complete mobile number of the remitter including the country code |
| Remit\_State | Field will accept only Alphanumeric values & ‘\_’ No special characters will be allowed except above mentioned | No | 80 | This is the name of the state in which remitter resides |
| Remit\_Country | Field will accept only Alphanumeric values & ‘\_’ No special characters will be allowed except above mentioned | No | 80 | This is the name of the country in which remitter resides |
| Remit\_Remarks | Field will accept only Alphanumeric values No special characters will be allowed except above mentioned | No | 100 | This the remarks which is to be entered by the remitter |
| Amount | Field will accept only Numeric values (0 to 9) Amount will not accept ‘0’ amount Value No Special characters will be allowed in this field | Yes | 17 | Amount for which payment has to be done from debit account holder’s account.  For NEFT/IMPS minimum Amount should be ‘1’. For FT minimum amount should be more than ‘0’ For RTGS Minimum amount should be ‘200000’ |
| Ben\_Acct\_No | Field will accept only Numeric values (0 to 9) No Special characters will be allowed in this field | Yes | 20 | This would be the beneficiary account no. in which the amount is to be credited. |
| Ben\_Acc\_Type | Field will accept only Alphanumeric values & ‘\_’ No special characters will be allowed except above mentioned | No | 2 | This is the Beneficiary account type. C - Current account S - Savings Account N - NRE account |
| Ben\_IFSC | Field will accept only Alphanumeric values & ‘\_’ No special characters will be allowed except above mentioned | Yes | 15 | IFSC code is numeric code that uniquely identifies a bank branch participating in any RBI regulated fund transfer. |
| Ben\_Address | Field will accept only Alphanumeric values & ‘\_’ No special characters will be allowed except above mentioned | No | 80 | This is the address of the beneficiary |
| Ben\_Cust\_Add2 | Field will accept only Alphanumeric values & ‘\_’ No special characters will be allowed except above mentioned | No | 80 | This is the address of the beneficiary |
| Ben\_Cust\_Add2 | Field will accept only Alphanumeric values & ‘\_’ No special characters will be allowed except above mentioned | No | 80 | This is the address of the beneficiary |
| Ben\_Zip\_Code | Field will accept only Alphanumeric values & ‘\_’ No special characters will be allowed except above mentioned | No | 10 | This is the zip/PIN code of the beneficiary. |
| Ben\_Email | Field will accept only Alphanumeric values & ‘\_’ No special characters will be allowed except above mentioned | No | 50 | This is the email ID of the remitter and it accepts special characters |
| Ben\_Mobile | Field will accept only Alphanumeric values & ‘\_’ No special characters will be allowed except above mentioned | No | 20 | This is the complete mobile number of the beneficiary including the country code |
| Ben\_PartTrnRmks | Field will accept only Alphanumeric values & ‘\_’ No special characters will be allowed except above mentioned | No | 100 | This the remarks for beneficiary which is to be entered by the remitter |
| Signature | Field will accept only Numeric values (0 to 9) No Special characters will be allowed in this field | No | 20 | Any value can be passed |

#### Response Parameters

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Field Name** | **Data Type** | **Mandatory Tags according to Modes Of Pay** | **Value Mandatory** | **Length** | **Description** |
| Tran ID | Field will accept 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 accept 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 accept 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 accept 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 accept 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 |
| Amount | Field will accept only Numeric values (0 to 9)  Amount will not accept ‘0’ amount Value  No Special characters will be allowed in this field | This field is mandatory for NEFT/RTGS/FT/DD/IMPS | Yes(Only If status is Success/Initiated and for all modes of payments) | Min-1  Max-20 | Amount for which payment has to be done. |
| Status | Initiated/Success/Failure | This field is mandatory for NEFT/RTGS/FT/DD/IMPS | Yes(For all modes of payment) | Min-1  Max-20 | 1) Status will be Success/Failure for the FT /DD/IMPS. 2) Status will be 'Initiated' for NEFT/RTGS initially and after settlement it will be 'Success/Failure'. User has to use Payment Query/Status API to check the same. |
| Resp\_cde | Response Code | This field is mandatory for IMPS | Yes(Only if mode of pay is IMPS and status is success) | Min-1  Max-20 | This field will have different response codes for status ‘Success’ and only for IMPS Mode of Pay.Value”00” is always confirmed Success |
| Channelpartnerrefno | Channel Partner Reference number | This field is mandatory for IMPS | Yes(Only if mode of pay is IMPS and status is Success) | Min-1  Max=100 | Unique Reference Number generated by system for IMPS payments. |
| RRN | RRN Number | This field is mandatory for IMPS | Yes(Only if mode of pay is IMPS and Status is Success) | Min-1  Max-20 | RRN No is generated for each successful IMPS Mode Of Pay. This is generated by NPCI and passed on to the beneficiary/receiver bank |
| Error\_Cde | It is Error code which is system generated against error type | This field is mandatory for NEFT/RTGS/FT/DD/IMPS | Yes(Only if status is Failure and for all modes of Pay) | Min-1  Mx-20 | 1) Error Code will be null if no error present. 2) Will give Error Code if error present  If the |
| Error\_Desc | It is Error description which is system generated against the error code | This field is mandatory for NEFT/RTGS/FT/DD/IMPS | Yes(Only if status is Failure and for all modes of Pay) | Min-1  Max-500 | 1) Error description will be null if no error present. 2) Will give Error descriptions if error present |
| RefNo | System generated Number | This field is mandatory for NEFT/RTGS/FT/DD/IMPS | Yes(for all modes of payments and status is Success) | Min-1  Max-50 | This is an unique number generated by the bank for each transaction, the customer can inquiry the transaction using this number or original transaction id (Tranid) generated by Corporate |
| UTRNo | System generated Number | This field is mandatory for NEFT/RTGS | Yes(Only if Mode of Pay is NEFT and RTGS and Status is Success) | Min-1  Max-20 | Unique Transaction Reference Number for initiated NEFT/RTGS |
| PONum | System generated Number | This field is mandatory for NEFT/RTGS | Yes(Only if Mode of Pay is NEFT and RTGS and Status is Success) | Min-1  Max-20 | PO No. generated in CBS for NEFT/RTGS and passed on to beneficiary/receiver bank |
| Ben\_Acct\_No | The field will accept only Numeric Values.  No special characters are allowed | This field is mandatory for NEFT/RTGS/FT/IMPS | Yes | Min-1  Max-50 | Beneficiary/Receiver Account Number |
| Txn\_Time | Time Stamp | This field is mandatory for NEFT/RTGS/FT/DD/IMPS | Yes | NA | Transaction Initiated Time.  Transactions Time will be in format of ‘YYYY-mm-dd HH:mm:ss.000000’ |
| Signature | No Max length defined  Special characters are allowed | This field is mandatory for NEFT/RTGS/FT/DD/IMPS | Yes | NA | Any value can be passed |

#### Success - Request and Response Sample for all modes of payments

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| **Mode Of Pay** | **Request** | **Response** |
| **NEFT** | {  "Single\_Payment\_Corp\_Req": {  "Header": {  "TranID": "${=System.currentTimeMillis() + ((int)(Math.random()\*1000))}",  "Corp\_ID": "MOBANK",  "Maker\_ID": "",  "Checker\_ID": "",  "Approver\_ID": ""  },  "Body": {  "Value\_Date": "11/05/2018",  "Remit\_Purpose\_Code": "P130101",  "Remit\_Name": "venkat",  "Remit\_Type": "Family Maintenance",  "Remit\_DOB": "08-09-1986",  "Remit\_ID": "43345451",  "Remit\_Id\_Proof\_Number": "K0994226",  "Remit\_Cust\_Add1": "dsd",  "Remit\_Cust\_Add2": "sddsfsd",  "Remit\_Cust\_Add3": "dsfs",  "Remit\_Zip\_Code": "500012",  "Remit\_Email": "sdf@21233.com",  "Remit\_Contact\_Num": "9920092080",  "Remit\_State": "CA",  "Remit\_Country": "USA",  "Remit\_Remarks": "USA",  "Amount": "100",  "Mode\_of\_Pay": "NEFT",  "Ben\_IFSC": "CBIN0R10001",  "Ben\_Acct\_No": "1256905",  "Ben\_Name": "Shraddha",  "Ben\_BankName": "DHANALAKSHMIBANK",  "Ben\_Email": "BenEmail",  "Ben\_Mobile": "9696969696",  "Ben\_Address": "MUMBAI",  "ben\_zip\_code": "516269",  "Ben\_BankCd": "176",  "ben\_cust\_add2": "sdf",  "ben\_cust\_add3": "sdfsdfdf",  "Remarks": "IMPS REQUEST TEST1",  "Ben\_TrnParticulars": "ALPANA",  "Ben\_PartTrnRmks": "ABHIJEET"  },  "Signature": {  "Signature": "Signature"  }  }  } | {"Single\_Payment\_Corp\_Resp": {  "Header": {  "TranID": "1526637830024",  "Corp\_ID": "MOBANK",  "Maker\_ID": "",  "Checker\_ID": "",  "Approver\_ID": "",  "Status": "Initiated",  "Error\_Cde": {},  "Error\_Desc": {}  },  "Body": {  "RefNo": "SPMOBANK1526637830024",  "UTRNo": "RATNN18138556145",  "PONum": "000033085390",  "Ben\_Acct\_No": "1256905",  "Amount": "100",  "BenIFSC": "CBIN0R10001",  "Txn\_Time": "2018-05-18 15:33:54.202113"  },  "Signature": {"Signature": "Signature"}  }} |

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| **RTGS** | {  "Single\_Payment\_Corp\_Req": {  "Header": {  "TranID": "${=System.currentTimeMillis() + ((int)(Math.random()\*1000))}",  "Corp\_ID": "MOBANK",  "Maker\_ID": "",  "Checker\_ID": "",  "Approver\_ID": ""  },  "Body": {  "Value\_Date": "11/05/2018",  "Remit\_Purpose\_Code": "P130101",  "Remit\_Name": "venkat",  "Remit\_Type": "Family Maintenance",  "Remit\_DOB": "08-09-1986",  "Remit\_ID": "43345451",  "Remit\_Id\_Proof\_Number": "K0994226",  "Remit\_Cust\_Add1": "dsd",  "Remit\_Cust\_Add2": "sddsfsd",  "Remit\_Cust\_Add3": "dsfs",  "Remit\_Zip\_Code": "500012",  "Remit\_Email": "sdf@21233.com",  "Remit\_Contact\_Num": "9920092080",  "Remit\_State": "CA",  "Remit\_Country": "USA",  "Remit\_Remarks": "USA",  "Amount": "200000",  "Mode\_of\_Pay": "RTGS",  "Ben\_IFSC": "CBIN0R10001",  "Ben\_Acct\_No": "1256905",  "Ben\_Name": "Shraddha",  "Ben\_BankName": "DHANALAKSHMIBANK",  "Ben\_Email": "BenEmail",  "Ben\_Mobile": "9696969696",  "Ben\_Address": "MUMBAI",  "ben\_zip\_code": "516269",  "Ben\_BankCd": "176",  "ben\_cust\_add2": "sdf",  "ben\_cust\_add3": "sdfsdfdf",  "Remarks": "IMPS REQUEST TEST1",  "Ben\_TrnParticulars": "ALPANA",  "Ben\_PartTrnRmks": "ABHIJEET"  },  "Signature": {  "Signature": "Signature"  }  }  } | {"rblinwrdremitres": {  "Header": {  "TranID": "1526637899592",  "Corp\_ID": "MOBANK",  "Maker\_ID": "",  "Checker\_ID": "",  "Approver\_ID": "",  "Status": "Initiated",  "rescode": {},  "resdesc": {}  },  "Body": {  "RefNo": "SPMOBANK1526637899592",  "UTRNo": "RATNH18138556146",  "PONum": "000033085391",  "res\_time": "030103",  "res\_date": "18052018"  },  "Signature": {"Signature": "Signature"}  }} |

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| **FT** | {  "Single\_Payment\_Corp\_Req": {  "Header": {  "TranID": "${=System.currentTimeMillis() + ((int)(Math.random()\*1000))}",  "Corp\_ID": "MOBANK",  "Maker\_ID": "",  "Checker\_ID": "",  "Approver\_ID": ""  },  "Body": {  "Value\_Date": "11/05/2018",  "Remit\_Purpose\_Code": "P130101",  "Remit\_Name": "venkat",  "Remit\_Type": "Family Maintenance",  "Remit\_DOB": "08-09-1986",  "Remit\_ID": "43345451",  "Remit\_Id\_Proof\_Number": "K0994226",  "Remit\_Cust\_Add1": "dsd",  "Remit\_Cust\_Add2": "sddsfsd",  "Remit\_Cust\_Add3": "dsfs",  "Remit\_Zip\_Code": "500012",  "Remit\_Email": "sdf@21233.com",  "Remit\_Contact\_Num": "9920092080",  "Remit\_State": "CA",  "Remit\_Country": "USA",  "Remit\_Remarks": "USA",  "Amount": "200",  "Mode\_of\_Pay": "FT",  "Ben\_IFSC": "CBIN0R10001",  "Ben\_Acct\_No": "1256905",  "Ben\_Name": "Shraddha",  "Ben\_BankName": "DHANALAKSHMIBANK",  "Ben\_Email": "BenEmail",  "Ben\_Mobile": "9696969696",  "Ben\_Address": "MUMBAI",  "ben\_zip\_code": "516269",  "Ben\_BankCd": "176",  "ben\_cust\_add2": "sdf",  "ben\_cust\_add3": "sdfsdfdf",  "Remarks": "IMPS REQUEST TEST1",  "Ben\_TrnParticulars": "ALPANA",  "Ben\_PartTrnRmks": "ABHIJEET"  },  "Signature": {  "Signature": "Signature"  }  }  } | {"Single\_Payment\_Corp\_Resp": {  "Header": {  "TranID": "1526637953781",  "Corp\_ID": "MOBANK",  "Maker\_ID": "",  "Checker\_ID": "",  "Approver\_ID": "",  "Status": "Success",  "Error\_Cde": {},  "Error\_Desc": {}  },  "Body": {  "RefNo": "SPMOBANK1526637953781",  "Ben\_Acct\_No": "1256905",  "Amount": "200",  "BenIFSC": "CBIN0R10001",  "Txn\_Time": "2018-05-18 15:35:54.920534"  },  "Signature": {"Signature": "Signature"}  }} |

#### 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**

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| **Schema Validation failure’ when unwanted special characters in field (Corp\_ID) which are not allowed as per field validations in the request** | {  "Single\_Payment\_Corp\_Req": {  "Header": {  "TranID": "${=System.currentTimeMillis() + ((int)(Math.random()\*1000))}",  "Corp\_ID": "SXD44%$$U",  "Maker\_ID": "",  "Checker\_ID": "",  "Approver\_ID": ""  },  "Body": {  "Value\_Date": "11/05/2018",  "Remit\_Purpose\_Code": "P130101",  "Remit\_Name": "venkat",  "Remit\_Type": "Family Maintenance",  "Remit\_DOB": "08-09-1986",  "Remit\_ID": "43345451",  "Remit\_Id\_Proof\_Number": "K0994226",  "Remit\_Cust\_Add1": "dsd",  "Remit\_Cust\_Add2": "sddsfsd",  "Remit\_Cust\_Add3": "dsfs",  "Remit\_Zip\_Code": "500012",  "Remit\_Email": "sdf@21233.com",  "Remit\_Contact\_Num": "9920092080",  "Remit\_State": "CA",  "Remit\_Country": "USA",  "Remit\_Remarks": "USA",  "Amount": "200",  "Mode\_of\_Pay": "FT",  "Ben\_IFSC": "CBIN0R10001",  "Ben\_Acct\_No": "1256905",  "Ben\_Name": "Shraddha",  "Ben\_BankName": "DHANALAKSHMIBANK",  "Ben\_Email": "BenEmail",  "Ben\_Mobile": "9696969696",  "Ben\_Address": "MUMBAI",  "ben\_zip\_code": "516269",  "Ben\_BankCd": "176",  "ben\_cust\_add2": "sdf",  "ben\_cust\_add3": "sdfsdfdf",  "Remarks": "IMPS REQUEST TEST1",  "Ben\_TrnParticulars": "ALPANA",  "Ben\_PartTrnRmks": "ABHIJEET"  },  "Signature": {  "Signature": "Signature"  }  }  } | {"Single\_Payment\_Corp\_Resp": {  "Header": {  "TranID": "1526638857191",  "Corp\_ID": "SXD44%$$U",  "Maker\_ID": "",  "Checker\_ID": "",  "Approver\_ID": "",  "Status": "FAILED",  "Error\_Cde": "ER002",  "Error\_Desc": "Schema Validation Failure"  },  "Signature": {"Signature": "Signature"}  }} |

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| **‘Schema Validation failure’ when length of the field (Corp\_ID) exceeds the limit which are not allowed as per field validations in the request** | {  "Single\_Payment\_Corp\_Req": {  "Header": {  "TranID": "${=System.currentTimeMillis() + ((int)(Math.random()\*1000))}",  "Corp\_ID": "MOBANKasasasssswwwwwwwwdddddddddddddddd",  "Maker\_ID": "",  "Checker\_ID": "",  "Approver\_ID": ""  },  "Body": {  "Value\_Date": "11/05/2018",  "Remit\_Purpose\_Code": "P130101",  "Remit\_Name": "venkat",  "Remit\_Type": "Family Maintenance",  "Remit\_DOB": "08-09-1986",  "Remit\_ID": "43345451",  "Remit\_Id\_Proof\_Number": "K0994226",  "Remit\_Cust\_Add1": "dsd",  "Remit\_Cust\_Add2": "sddsfsd",  "Remit\_Cust\_Add3": "dsfs",  "Remit\_Zip\_Code": "500012",  "Remit\_Email": "sdf@21233.com",  "Remit\_Contact\_Num": "9920092080",  "Remit\_State": "CA",  "Remit\_Country": "USA",  "Remit\_Remarks": "USA",  "Amount": "200",  "Mode\_of\_Pay": "FT",  "Ben\_IFSC": "CBIN0R10001",  "Ben\_Acct\_No": "1256905",  "Ben\_Name": "Shraddha",  "Ben\_BankName": "DHANALAKSHMIBANK",  "Ben\_Email": "BenEmail",  "Ben\_Mobile": "9696969696",  "Ben\_Address": "MUMBAI",  "ben\_zip\_code": "516269",  "Ben\_BankCd": "176",  "ben\_cust\_add2": "sdf",  "ben\_cust\_add3": "sdfsdfdf",  "Remarks": "IMPS REQUEST TEST1",  "Ben\_TrnParticulars": "ALPANA",  "Ben\_PartTrnRmks": "ABHIJEET"  },  "Signature": {  "Signature": "Signature"  }  }  } | {"Single\_Payment\_Corp\_Resp": {  "Header": {  "TranID": "1526640020177",  "Corp\_ID": "MOBANKasasasssswwwwwwwwdddddddddddddddd",  "Maker\_ID": "",  "Checker\_ID": "",  "Approver\_ID": "",  "Status": "FAILED",  "Error\_Cde": "ER002",  "Error\_Desc": "Schema Validation Failure"  },  "Signature": {"Signature": "Signature"}  }} |

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| --- | --- | --- |
| **‘Schema Validation failure’ when entering special characters in field(Ben\_Acct\_No ) and not allowed as per the field validations in request** | {  "Single\_Payment\_Corp\_Req": {  "Header": {  "TranID": "${=System.currentTimeMillis() + ((int)(Math.random()\*1000))}",  "Corp\_ID": "MOBANK",  "Maker\_ID": "",  "Checker\_ID": "",  "Approver\_ID": ""  },  "Body": {  "Value\_Date": "11/05/2018",  "Remit\_Purpose\_Code": "P130101",  "Remit\_Name": "venkat",  "Remit\_Type": "Family Maintenance",  "Remit\_DOB": "08-09-1986",  "Remit\_ID": "43345451",  "Remit\_Id\_Proof\_Number": "K0994226",  "Remit\_Cust\_Add1": "dsd",  "Remit\_Cust\_Add2": "sddsfsd",  "Remit\_Cust\_Add3": "dsfs",  "Remit\_Zip\_Code": "500012",  "Remit\_Email": "sdf@21233.com",  "Remit\_Contact\_Num": "9920092080",  "Remit\_State": "CA",  "Remit\_Country": "USA",  "Remit\_Remarks": "USA",  "Amount": "200",  "Mode\_of\_Pay": "FT",  "Ben\_IFSC": "CBIN0R10001",  "Ben\_Acct\_No": "1256905@#",  "Ben\_Name": "Shraddha",  "Ben\_BankName": "DHANALAKSHMIBANK",  "Ben\_Email": "BenEmail",  "Ben\_Mobile": "9696969696",  "Ben\_Address": "MUMBAI",  "ben\_zip\_code": "516269",  "Ben\_BankCd": "176",  "ben\_cust\_add2": "sdf",  "ben\_cust\_add3": "sdfsdfdf",  "Remarks": "IMPS REQUEST TEST1",  "Ben\_TrnParticulars": "ALPANA",  "Ben\_PartTrnRmks": "ABHIJEET"  },  "Signature": {  "Signature": "Signature"  }  }  } | {"Single\_Payment\_Corp\_Resp": {  "Header": {  "TranID": "1526640432405",  "Corp\_ID": "MOBANK",  "Maker\_ID": "",  "Checker\_ID": "",  "Approver\_ID": "",  "Status": "FAILED",  "Error\_Cde": "ER002",  "Error\_Desc": "Schema Validation Failure"  },  "Signature": {"Signature": "Signature"}  }} |

**Important Note:**

For any Failure/ Time out/ Error, please check the status of the transaction from Payment Query/Status API (Min after 2 hours), before reinitiating the same transaction again.

#### Error Codes and Description

|  |  |  |  |
| --- | --- | --- | --- |
| **Error Code** | **Error Type** | **Error Description** | **Comments** |
| ER001 | Technical | Improper JSON Format | This error when JSON request is not in standard format. |
| ER002 | Technical | Schema Validation Failure | This error due to mandatory tags or values missing in field or by unwanted spaces in field or by not allowed values in fields etc. please refers the samples provided above. |
| ER003 | General | Invalid CorpId | Generally this error comes when API consumer entering Corp which is not on boarded at RBL side. |
| ER004 | Technical | Technical Failure | This error will occur when system exception occurs |
| ER006 | Technical | Timeout Exception Occurred | This error will occur when sender is initiating request and the response is not in expected set time. This could be the network issue or service response failure. |
| ER008 | General | Invalid Corporate Hierarchy | While corporate on boarding process, corporate hierarchy will be set at RBL side. When sender is initiating the request with incorrect corporate hierarchy then this error will occur. |
| ER012 | General | Transaction amount greater than Approver Amount Limit | While corporate on boarding process, approver transaction amount will be set.  This error will occur when sending amount is greater than approver’s transaction amount limit set. |
| ER013 | General | Duplicate Transaction Id | The Error will occur when API consumer is requesting with the transaction id which has been already processed successfully. |
| ER017 | General | Error Occurred While Calling the Provider Service | The Error will occur when there is no response from digital banking payment services (Finacle/CBS). |
| ER018 | Technical | Error Occurred While Accessing The ESB Database | The Error will occur when there is no response from ESB database. |
| ER020 | General | Request not valid for the given Debit Acct No | The error will occur when sender has entered Debit account Number which has been Invalid or not mapped. |
| ER038 | General | Ben ID is not registered | The error will occur when sender is initiating payments to beneficiary but beneficiary id is not created or approved for payments yet. |
| ER045 | General | Ben ID Provided is Deactivated | The error will occur when sender is initiating payments to beneficiary but beneficiary is rejected for payments by the RBL. |
| ER046 | General | Ben Id provided does not map to the CorpID | The error will occur when sender is initiating payments to beneficiary but beneficiary id entered in request is not registered against the Corp ID |
| ER049 | General | The amount limits are not set for the entered Mode of Pay | The error will occurs when DATABASE entries for Daily/Weekly/Monthly limits are not set. |
| ER047 | General | DAILY LIMIT EXHAUSTED | The error will occur when sender is initiating payments to beneficiary but amount entered is greater than daily limit amount which entered while beneficiary registration. |
| ER047 | General | WEEKLY LIMIT EXHAUSTED | The error will occur when sender is initiating payments to beneficiary but total amount initiated exceeding the weekly limit amount which entered while beneficiary registration. |
| ER047 | General | MONTHLY LIMIT EXHAUSTED | The error will occur when sender is initiating payments to beneficiary but total amount initiated exceeding monthly limit amount which entered while beneficiary registration. |

#### 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 |

#### Cut-off Timings for Pay Modes

* NEFT

1. Weekday START, 06:00; END, 18:55

2. Saturday START, 06:00; END, 18:55

* RTGS

1. Weekday START, 08:30; END, 16:20

2. Saturday START, 08:30; END, 16:20

Other than that all Sundays and 2nd & 4th Saturday of each month would be holiday and RBI holidays for each financial years.

* IMPS

This pay mode is available 24 \* 7 and maintained by NPCI

* Fund Transfer(FT)

This pay mode is available 24 \* 7 and is used to transfer from RBL to RBL accs