

**EKYC Integration API Document**

API Version 1.0

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1. **Introduction**

As AADHAAR is already a valid Proof of Identity (PoI) and Proof of Address (PoA) for various services in Financial, Telecom and Government domains. Service provider can provide a paperless KYC process by using DCB e-KYC api and can avoid the cost of paper storage and manual processing.

This document describes the steps for technical API integration process for EKYC (Electronic Know Your Customer using Aadhar Number) through ESB (Enterprise Service Bus). API also has sample code for reference, which can used for test purpose.

* 1. **EKYC API**

EKYC API will be used for ekyc verification of customers based on Aadhar Number. This API is compatible only for DCB Bank’s Internal/External usage. Customer can incorporate this api with their application for fetching ekyc details and verifying based on Aadhar Number.

EKYC API has been devided in to 2 parts:

1. OTP Service : Which sends OTP to the Customer’s registered mobile number in AADHAAR.
2. eKYC Service : Which will return the customer’s details based on successful response of the OTP Service.
   1. **Integration for API Process**

The Following explains how the consumer will use API and how process flows.

1. Service provider has to register their self on [https://uatdeveloper.dcbbank.com](https://uatdeveloper.dcbbank.com/) and subscribe the api.
2. After resgistration DCB will provide activation link though mail.
3. Consumer need to login using link in the mail. Which provides access to thie account. Account contains Clientid and secretKey.
4. DCB Bank will create LDAP user for API Authentication for consumer, which will be used by consumer for evry API call to authenticate.
5. Consumer need to use the URL provided in the Portal.
6. **Integration of API**

For integration of EKYC API (EKYC-Application Programming Interface), SSL certificate for secure connectivity between servers. Certificate will be provided by DCB for respective environment. Relevant access to environment to be considered as pre requisite for integration.

* 1. **EKYC API Inegration**

During integration consumer need to use ClientID and KeySpec to be provided in Developer Portal by the BANK. Consumer need to use both in request headres for each service call, aslo consumer has to use basic authentication in headers with the Username and Password provided by the DCB BANK on mail.

**Headers need to be set for each request**

1. Set Basic Authentication with UserName and Password provided
2. Set X-IBM-Client-secret: {Key Provided in Portal}
3. Set X-IBM-Client-Id: a53b847f-bbd9-457d-bfcf-c68f9e856b67
   * 1. **eKYC OTP Service**

**URL :** [**https://10.10.225.55:7081/EKYCService**](https://10.10.225.55:7081/EKYCService)

**Request :**

{

"AadharNumber":"361656656568",

"channel" : "ESB"

}

**Response :**

{

"OTPRes": {"KeyValueOfstringstring": [

{

"Key": "Success",

"Value": "OTP Sent "

},

{

"Key": "TransactionId",

"Value": "20171202T0339015706310"

}

]}

}

* + 1. **eKYC Service**

**URL :** [**https://10.10.225.55:7081/EKYCService**](https://10.10.225.55:7081/EKYCService)

**Request :**

{

"OTPValue":"806094",

"AadharNumber":"384816992556",

"TransactionId":"20171214T014022405a71b",

"channel" : "ESB"

}

**Response :**

{"EKYCRes": {"KeyValueOfstringstring": [

{"Item": {

"Key": "Success",

"Value": "Ekyc done successfully"

}},

{"Item": {

"Key": "AadhaarNumber",

"Value": "384816992540"

}},

{"Item": {

"Key": "Name",

"Value": "\_\_Name\_\_"

}},

{"Item": {

"Key": "DOB",

"Value": "\_\_DD-MM-YYYY\_\_"

}},

{"Item": {

"Key": "Gender",

"Value": "\_\_M/F\_\_"

}},

{"Item": {

"Key": "Phone",

"Value": {}

}},

{"Item": {

"Key": "Email",

"Value": {}

}},

{"Item": {

"Key": "CareOfPerson",

"Value": {}

}},

{"Item": {

"Key": "Landmark",

"Value": "\_\_abc\_\_"

}},

{"Item": {

"Key": "House",

"Value": "\_\_abc\_\_"

}},

{"Item": {

"Key": "Locality",

"Value": "\_abc\_\_"

}},

{"Item": {

"Key": "city",

"Value": "\_\_city\_\_"

}},

{"Item": {

"Key": "Street",

"Value": "\_\_Street\_\_"

}},

{"Item": {

"Key": "District",

"Value": "\_\_District\_\_"

}},

{"Item": {

"Key": "SubDistrict",

"Value": "\_\_District\_\_"

}},

{"Item": {

"Key": "State",

"Value": "\_\_State\_\_"

}},

{"Item": {

"Key": "PinCode",

"Value": "\_\_Pin\_\_"

}},

{"Item": {

"Key": "PostOfficeName",

"Value": "\_\_PostOffice\_\_"

}},

{"Item": {

"Key": "Photo",

"Value": "\_\_Image\_\_"

}},

{"Item": {

"Key": "Country",

"Value": "\_Country\_\_"

}},

{"Item": {

"Key": "AadhaarPrint",

"Value": "\_\_AadharPrint\_\_"

}},

{"Item": {

"Key": "TransactionCode",

"Value": "\_\_value\_\_"

}},

{"Item": {

"Key": "UserDetailId",

"Value": "111"

}}

]}}

**DISCLAIMER**

ClientID and SecretKey is responisibility of the consumer only, any inappropriate usage or sharing will not liable to the Bank, every service request required ClientID, SecretKey, any miss usage will directly responsibility of consumer only.