

**PAN API Integration Document**

API Version 1.0

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1. **Introduction**

Permanent Account Number (PAN) is a code that issued to all judicial entities identifieable under the Indian Income Tax Act, 1961. An example number would be in the form of AAAAA0000A. PAN is widely used by financial institutions, goverment institutions to bring a universal identification to all finanncial transactions and to prevent tax evasion by keeping track of mandatory transaction. These API will help the consumer to validate the PAN details of the customer.

* 1. **PAN API**

PAN API will be used for PAN verification of customers based on PAN. This API is compatible only for DCB Bank’s Internal/External usage. Customer can incorporate this api with their application for fetching PAN details and verifying based on PAN Number. API will sent PAN to the NSDL, NSDL will provide the customer details based on PAN so consumer can validate the customer.

* 1. **API Integration 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 PAN API, Consumer has to follow the process stated in section 1.2. Apart from that SSL certificate is required for secure connectivity between servers. Certificate will be provided by DCB BANK 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 DCB BANK. Consumer need to use both in request headres for each API 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: {Client ID Provided in Portal}
   * 1. **PAN Service**

**URL : https://10.10.225.58:443/dcbtest/sb/api/PANService**

1. **Valid PAN**

Request :

{

"pannumber":"AAAAA0000A",

"channel":"ESB"

}

Response :

{

"PANRes": {

"id": "1",

"panNo": "AAAAA0000A",

"exist": "E",

"lastname": "ABC",

"firstname": "PQR",

"middlename": "PQR",

"title": "Shri",

"issueDate": "19/07/2017"

}

}

1. **Invalid PAN**

Request :

{

"pannumber":"AAAAA0000A",

"channel":"ESB"

}

Response :

{

"PANRes": {

"id": "1",

"panNo": "AAAAA0000A",

"exist": "N"

}

}

**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.