AU Small Finance Bank

API Banking Integration Document

VAM Collection API

Contents

Project – API Banking
Document Type – Integration Specification Document

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Change History -

Version	Changed by	Date	Change Information.
1.0			

Introduction:

The world is evolving with newer technologies at fast-moving speeds and the banking industry is often the first to jump in to experiment with this. Among them, API has been the biggest advancement in the banking segment. Open banking enables Corporates/SMEs, to access consumer's banking and other financial data by using open APIs.

AU Small Finance Bank API Banking enables its partner organizations to seamlessly co-create unique client solutions, enhancing their productivity. API Banking enables to manage your relevant banking activities from your server (such as collections, payments, reconciliations, account balance and retrieving bank statements). That's not all, it links appropriate APIs with your server based on your business needs to give you an integrated banking solution thus saving time on bank branch visits.

Benefits:

1. Bank reconciliation that is error-free and automated.
2. Data transmitted between the bank and your servers is encrypted.
3. Real time credit alert API call for Collections received through RTGS and NEFT
4. Efficient fund management

VAM Collection API:

VAM is Virtual Account Management System which facilitates identification of the details of collections received through RTGS and NEFT. Corporate will receive Credit Alert API call in their ERP system after receiving the collection in their account.

- Real time credit alert API call for Collections received through RTGS and NEFT.
- Safe as the original account number is masked.
- Ease of reconciliation of receivables
- Partial or complete validation on virtual account

In Partial Validation, customer code is provided by AU bank and then corporate can add vendor code as per their requirement. In this case only the Customer code gets validated with specific IFSC code and fund gets settled in corporate account.

In Complete Validation, customer code and vendor code both gets registered at bank end. Funds gets settled in corporate account only when Customer code and vendor code gets validated with specific IFSC code.

Pre -requisite mandatory details required (Need to share duly for UAT / Prod):

1. End point URL,
2. Public IP,
3. Service details.
4. SSL certificate (If any),
5. Encryption – decryption (Symmetric Encryption AES 256 bits -CBC).

Encryption – Decryption Methodology:

- Follow the Symmetric Encryption AES 256 bits -CBC (64 bytes key).

Whitelist the UAT IP: 203.112.147.17

Common Payment Parameters

Bank will send below parameter in encrypted packet to ensure no data tampering.

Sr. No	Parameter Name	Parameter Description	Parameter Type	Mandatory/Optional
1	UTRNO	UTR Number	VARCHAR (30 Byte)	Mandatory
2	TranID	Transaction ID	NVARCHAR2(20)	Mandatory
3	Amount	Amount	NUMBER (12,2),	Mandatory
4	TranDate	Date Of Payment	DATE (YYYY-MM-DD)	Mandatory
5	VAN	Customer Virtual Account Number	VARCHAR2(20 BYTE)	Mandatory
6	bank Type	Bank Identity i.e (AU)	VARCHAR2(5 Byte)	Mandatory
7	tranType	Tran Type Identity i.e (NEFT, RTGS)	VARCHAR2(50 Byte)	Mandatory
8.	errorCode	Error Code	VARCHAR2(10 Byte)	Mandatory

- Successful Error Code: 00
- Duplicate: 101
- Web API: Soap

1. Sequence Of Parameters

These parameters will be encrypted by encryption key and send to the merchant.
After Decryption the parameters will look like,

BankType ,encData
Request Parameters: UTRNO=value|TranID=value |Amount=value | TranDate =value |VAN=value| bankType=value| tranType=value

Sample:
Request Parameters: "UTRNO=0123456789|TranID=1000001|Amount=5000|TranDate=2019-04-18 12:37:18|VAN=RSBCL020078|bankType=AU| tranType=NEFT"

Notes:

a. All Request parameters will be encrypted.
b. Value will be passed in a single variable as pipe separated.

2. Parameters Explained

- **UTR Number:** UTR Number is generated by bank system. It is a unique identifier for a merchant and its transaction in bank system.
- **Bank Type:** It is mandatory field. In this filed bank will pass the bank type according to the merchant database bank type. Default- AU
- **Transaction ID:** It is mandatory field and unique identifier for a merchant.
- **Amount:** It is mandatory field and merchant needs to pass a maximum of 10-digit amount values.
  For example: The maximum amount that can be sent is 9999999999
- **Date Of Payment**: It is also mandatory field and bank system pass the payment date.
- **Virtual Account Number**: It is also mandatory field and bank system will pass virtual account number to the merchant.

tranType :- Transaction type (NEFT, RTGS)
Response Parameters = UTRNo=value|IsSaved=value|MSG=value

Sample:
Response Parameters =
UTRNo =123456|IsSaved=Y|errorCode=200|MSG=Transaction saved Successfully

1. Success transaction:
UTRNo =123456|IsSaved=Y|errorCode=00|MSG=Transaction saved Successfully.

2. Failed transaction:
UTRNo=123456|IsSaved=N|errorCode=103|MSG=error Massage

3. Error Message and Error condition:

Refer the sample error message and explanation, partner can customize accordingly.

Error Code	Field Name	Error Condition
101	Duplicate UTR	If UTR number already exists
102	client	If account not found in system
103	System Error	If any technical error

Note

- If bank received IsSaved=”N” from merchant then bank need to re push the transaction.
- If bank received IsSaved=”Y”, then status is successfully stored at corporate end and bank will not send the transaction status call.
- Bank will retry for 3 times. In case staus is not updated at corporate end, same can be manually updated by downloading report from CIB portal.

UAT API and Method

URL: Corporate to share
Method: NEFT_RTGSPaymentStatus
Parameter: NEFT_RTGSPaymentStatus (BankType ,encData)

Sample UAT Data:

S.No	CIF	Account number	Account Name	VA Account Number	Login id	Scenario
1	29595833	2401201151784662	APITESTACCOUNTCINB1	UATVAM2959583301 UATVAM2959583302	APITEST001	Full Validation Static Code "**UATVA**"
2	29595835	2401201151784672	APITESTACCOUNTCINB2	UATPV	apichecker00	Partial Validation static code '**UATPV**'

Generic test cases to be performed in UAT:

S.N	Case	Req	Res	Remarks if any
1	Partial Validation static code 'UATPV'. VAM success transaction of 100 Rupees.			
2	Partial Validation static code 'UATPV'. VAM success transaction of 100.50 Rupees.			
3	Full Validation Static Code "UATVAM2959583301". VAM success transaction of 100 Rupees.			
4	Full Validation Static Code "UATVAM2959583301". VAM success transaction of 100.50 Rupees.			

Error Handling:

1. VAM Collection API are defined with appropriate response i.e. Success or failure.
2. In case of failure or error encounter- various error code/ messages are mentioned in each respective service content.
3. This would be helpful in troubleshooting & debugging the issue and getting the expected response.
4. For feasible analysis, corporate must share the plain text payload with proper timestamp and error screenshot.

Data Security Measures:

1. VAM Collection API follows encryption – decryption methodology.
2. Algorithm keyword: Symmetric encryption AES – 256 bits -CBC – 64 bytes key

Testing and Sandbox Environment:

1. 1st level – Partner needs to execute the end-to-end testing in UAT through postman tool and then, follow with application-level testing. Post result Partner needs to share the Test results with bank.
2. Post test-Results reviewing, we will be considered the UAT sign off.
3. Once UAT is cleared, then partner will be moved to production environment.

Troubleshooting and Support:

1. Partner needs to share the error encountered plain text request and response payload, IP address in notepad for debugging over mail.
2. In case of any integration issue, kindly drop mail to **api.dev-team@aubank.in**

FAQs

1. Is the encryption being mandatory for VAM Collection API?

Ans: Yes, it is mandatory.

2. What is the mode has been offered in VAM based collection?

Ans: NEFT and RTGS.

3. The maximum number of retry if corporate system is not responding.

Ans: 3

4. What is the response parameter for success and failure errorCode?

Ans: Success – 00 and Failure – 99

5. What is the timeout for VAM Collection API call?

Ans: 30 Sec

Important Notes:

1. Post receiving the prerequisite details, UAT integration details will be shared within 5 working days.
2. For any integration issue, please check the "Troubleshooting and Support" section of the document. For any further query please write a mail to **api.dev-team@aubank.in**
3. Client needs to test all the test case scenarios mentioned above and provide signoff to proceed with Production deployment.
4. Post receiving UAT signoff, Bank will require 4- 5 Working days for production deployment. Production movement slot can be raised either on Monday or Thursday in a week.
5. There will be a deployment freeze on every month end from 25th to 4th day of next month.
6. For any queries on the inward transaction status post go live, please write an email to customercare@aubank.in with transaction details.