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CREDIT BUREAU API GATEWAY

VERSION
1.0 09-June-
2022

Document Number: Credit Bureau-001

Email Address: support@scoreme.in

1. Introduction

This document is technical specification that provides the information necessary for software developers/engineers who intend to integrate ScoreMe APIs in any software application that would like to consume the API Gateway services.

This document describes the APIs exposed by ScoreMe Gateway and contains API endpoints with sample request data payload and sample response of API.

1.1 Pre-requisites

The REST APIs mentioned in this document use JSON notation for data exchange over HTTP.

Knowledge in above mentioned technical area is required before proceeding to rest of the document.

2. Resources & Formats

User of API services should have access to the system before proceeding to the rest of the document. Please contact your system administrator for getting user access.

2.1 URLs

Table 1- URLs

Environment/ Module	Parameter	Value
Production	{BASE_URL}	https://sm-bda.scoreme.in
Sandbox	{BASE_URL}	https://sm-bda-sandbox.scoreme.in

2.2 Response JSON Format

All ScoreMe APIs return data as per following JSON object format.

```
{
  "data": {
    "<key1>":"<value1>",
    .....
    .....
    "<keyN>":"<valueN>"
  },
  "responseMessage":"<response message>",
  "responseCode":"<response code>"
}
```

Table 2- JSON Format for APIs

Parameter	Description
Data	JSON string of the data retrieved against an API.
resp_code	Returned response code from server.
resp_msg	Returned message string.

2.3 Date Time Format

Date/Time: All date times have to be passed in UTC time zone in format "YYYY-MM-DD HH:MM:SS"

For example:

09th August 2022 11:34:56 PM = 2022-08-09 23:34:56

09th August 2022 3:29:10 AM = 2022-08-09 03:29:10

Date Format: YYYY-MM-DD -> for example - 2022-08-09

3. Authentication & Authorization

3.1 Authentication: User Identity

User access is provided to bank/institution authorized personnel only. Please contact your administrator to get your access created in the system. Your email id would be your username for using API services.

3.2 Authorization: User Privileges

Please contact your administrator to get your access enabled for usage of API services.

3.3 Essential Header Parameters

All APIs take below information in the header part of http request.

Key	Value
ClientId	"<client id>"
ClientSecret	"<client Secret>"
Sample ClientId	"XXXXXXXXXXXXXXXXXXXX"
Sample ClientSecret	"XXXXXXXXXXXXXXXXXXXX"

Note:

The values for clientId and clientSecret would be different for production and sandbox environments. Please contact your administrator to get correct values for clientId and clientSecret for the environment you are using.

4. API Gateway Services

The following sub-sections provide detailed, step-by-step instructions on how to use the API provided by Gateway.

4.1 POST API

Credit Bureau Data

Name	Description
Title	Credit Bureau Data
URI	{BASE_URL}/bda/external/retail
Objective	To initiate the Credit Bureau Request
Headers	clientId : clientSecret:
Method	POST
Sample Request Payload	<pre>{ "bureauName":["equifax"], "firstName": "", "middleName": "", "lastName": "", "addressList": [{ "address": "", "state": "", "pinCode": "" }], "mobileList": [""], "identityList": [""], "dateOfBirth": "YYYY-MM-DD", "gender": "" }</pre>
Sample Response	<pre>{ "data": { "referenceId": "e879276b-0cb0-4b4d-9d36-63621fba75b3" }, "responseMessage": "OTP successfully sent to mobile number.", "responseCode": "SOS174" }</pre>

Error Response**A. Blank input**

```
{  
  "data": null,  
  "responseMessage": "Blank Input Field.",  
  "responseCode": "EBF017"  
}
```

B. Payload Incorrect

```
{ "data": null,  
  "responseMessage": "Payload is Incorrect.",  
  "responseCode": "EPI022"  
}
```

C. Unable to process

```
{ "data": null,  
  "responseMessage": "Unable To Process. Please Reach Out To  
Support.",  
  "responseCode": "EUP007"  
}
```

D. Incorrect Mobile Number

```
{ "data": null,  
  "responseMessage": "Incorrect Mobile Number.",  
  "responseCode": "EIM153"  
}
```

E. Incorrect Identity Number

```
{ "data": null,  
  "responseMessage": "Incorrect Identity Number",  
  "responseCode": "EIN173"  
}
```

G. Incorrect Client Id and Secret

```
{ "data": null,
  "responseMessage": "Incorrect ClientId and ClientSecret",
  "responseCode": "EIC028"
}
```

H. Incorrect Bureau Name

```
}
"data": null,
  "responseMessage": "Incorrect bureau type",
  "responseCode": "EIB721"
}
```

I. Only Alphabets are Allowed

```
{
  "data": null,
  "responseMessage": "Only alphabets are allowed.",
  "responseCode": "EAA194"
}
```

J. Incorrect DOB

```
{
  "data": null,
  "responseMessage": "Date of Birth format Invalid.",
  "responseCode": "EDB439"
}
```

K. Incorrect PinCode

```
{
  "data": null,
  "responseMessage": "Invalid pincode.",
  "responseCode": "EIP316"
}
```

N. Incorrect State Code.

```
{
  "data": null,
  "responseMessage": "State code is invalid.",
  "responseCode": "ESC442"
}
```


O. Incorrect Gender.

```
{  
  "data": null,  
  "responseMessage": "Gender is wrong.",  
  "responseCode": "EGD444"  
}
```

P. Incorrect First Name

```
{  
  "data": null,  
  "responseMessage": "Incorrect First Name.",  
  "responseCode": "EFN150"  
}
```

Q. Incorrect Middle Name

```
{  
  "data": null,  
  "responseMessage": "Incorrect Middle Name.",  
  "responseCode": "EIM730"  
}
```

R. Incorrect Last Name

```
{  
  "data": null,  
  "responseMessage": "Incorrect Last Name.",  
  "responseCode": "ELN151"  
}
```

S. Address is Invalid.

```
{  
  "data": null,  
  "responseMessage": "Address is Invalid.",  
  "responseCode": "EAD434"  
}
```

4.2 Validate OTP

To Validate OTP

Name	Description
Title	Validate OTP
URI	{BASE_URL}/bda/external/validateotp
Objective	To validate otp
Headers	clientId : clientSecret:
Method	POST
Sample Request Payload	{ "referenceId":"1e21631f-413f-4822-a4ba-e9db517ad927", "otp":"545915" }
Sample Response	{ "data": { "referenceId": "295798cc-df4e-4017-a8ee-3c05a54f39c0" }, "responseMessage": "Successfully Submitted.", "responseCode": "SRS016" }
Error Response	<p>A. Incorrect OTP</p> <pre>{ "data": null, "responseMessage": "Incorrect OTP.", "responseCode": "ETP011" }</pre> <p>B. Incorrect Client Id and Secret</p> <pre>{ "data": null, "responseMessage": "Incorrect ClientId and ClientSecret", "responseCode": " EIC028" }</pre> <p>C. Payload Incorrect</p> <pre>{ "data": null, "responseMessage": "Payload is Incorrect.", "responseCode": "EPI022" }</pre>

4.3 POST API

Resend OTP

Name	Description
Title	Resend OTP
URI	{BASE_URL} /bda/external/resendotp
Objective	To resend otp
Headers	clientId : clientSecret:
Method	POST
Sample Request Payload	<pre>{ "referenceId":"ac9c6829-4b33-4378-bcba-fba896b9f0f5", "mobile":"", "email":"" }</pre>
Error Response	<p>A. Incorrect OTP</p> <pre>{ "data": null, "responseMessage": "Incorrect OTP.", "responseCode": "ETP011" }</pre> <p>B. Incorrect Client Id and Secret</p> <pre>{ "data": null, "responseMessage": "Incorrect ClientId and ClientSecret", "responseCode": " EIC028" }</pre> <p>C. Payload Incorrect</p> <pre>{ "data": null, "responseMessage": "Payload is Incorrect.", "responseCode": "EPI022" }</pre>

4.4 GET API

Get Credit Bureau Data

Name	Description
Title	Get Credit Bureau Data
URI	{BASE_URL} /bda/external/getbdareport
Objective	To get credit Bureau Data
Headers	clientId : clientSecret:
Method	GET
Sample Request Params	referenceId:9e20f863-8d58-4ac0-b534-842fc39f018d
Sample Response	<pre>{ "data": { "excelUrl": "http://3.111.98.117bda/external/reportdownload?file=295798cc-df4e-4017-a8ee-3c05a54f39c0/report/295798cc-df4e-4017-a8ee-3c05a54f39c0_Bureau_Information_Report.xlsx", "jsonUrl": "http://3.111.98.117bda/external/reportdownload?file=295798cc-df4e-4017-a8ee-3c05a54f39c0/report/295798cc-df4e-4017-a8ee-3c05a54f39c0_Bureau_Information_Report.json", "referenceId": "295798cc-df4e-4017-a8ee-3c05a54f39c0", "responseCode": "SRC001", "responseMessage": "Successfully Completed." }, "responseMessage": "Successfully Completed.", "responseCode": "SRC001" }</pre>
Error Response	A. Incorrect ReferenceId <pre>{ "data": null, "responseMessage": "No Record Found.", "responseCode": "ENR029" }</pre>

5. Webhooks

Webhooks are used to get the data/response automatically once it gets generated at the server. For this we would need an open URL of your application, for which our system will initiate the call to push data. Currently, we have a webhook in our system to get the Credit Bureau Data. System will make a POST request with following headers:

Key	Value
Content- Type	application/json
Access- Type	application/json
Response	<pre>For Credit Bureau Data Response from ScoreMe { "excelUrl": "http://3.111.98.117bda/external/reportdownload?file=295798cc- df4e-4017-a8ee-3c05a54f39c0/report/295798cc-df4e-4017-a8ee- 3c05a54f39c0_Bureau_Information_Report.xlsx", "jsonUrl": "http://3.111.98.117bda/external/reportdownload?file=295798cc- df4e-4017-a8ee-3c05a54f39c0/report/295798cc-df4e-4017-a8ee- 3c05a54f39c0_Bureau_Information_Report.json", "referenceld": "295798cc-df4e-4017-a8ee-3c05a54f39c0", "responseCode": "SRC001", "responseMessage": "Successfully Completed." }</pre>

6. Troubleshooting & Support

6.1 Error Codes

The error messages are returned by the respective APIs. In case there are any system related errors like crash or network issues, then please refer to HTTP errors at <https://www.w3.org/Protocols/HTTP/HTRESP.html>. Still if the error persists then take a screen shot and note down the sequence of steps taken just before the error occurred and share the same with the helpdesk/support team.

6.2 Special Considerations

In case of any system or application failure, please do not try to fix the problem by yourself. Please do not delete any data from the system and reach out to support team immediately.

6.3 Support

Table 3 - Support Points of Contact

Contact	Organization	Email
Support Team	ScoreMe Solutions Private Limited	support@scoreme.in

Appendix A: Record of Changes

Table 4 - Record of Changes

V. No.	Date	Author/Owner	Description of Change
1.0	09-Aug-2022	Rajni Sharma	Initial Draft
1.0	09-Aug-2022	Rajni Sharma	Final Document

Appendix B: Approvals

The undersigned acknowledge that they have reviewed the document and agree with the information presented within this document. Changes to this document will be coordinated with, and approved by, the undersigned, or their designated representatives.

Table 5 - Approvals

Document Approved By	Date Approved
Name: Ayush Jindal, Chief Executive Officer, ScoreMe Solutions Private Limited	09-Aug-2022
Name: Shashank Sharma, Director, ScoreMe Solutions Private Limited	09-Aug-2022