Central KYC Registry

Secured Search API Document

Version 1.3

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Document Update history

Date	Version	Remarks
-	1	Original Document
-	1.1	Original Document
-	1.2	Original Document
-	1.2	Document Update - Response parameters of Individual and Legal Entity
09-Mar-21	1.2	Sample for Individual and Legal
24-Mar-21	1.2	Document Update: Removal of <SearchResponsePID> tag in sample provided in section 1.3.3.4 & 1.3.3.5
11-Jun-21	1.2	Document Update: Service URL (Live) rectified
05-Dec-23	1.2	Document Update: Placement of <SESSION_KEY/> tag (1.2.2, 1.3.2.1 & 1.3.2.2)
24-Sep-24	1.2	Document Update: New tag <CKYC_REFERENCE_ID> introduced and masked CKYC
03-April-25	1.3	CKYC Search API version updated to v1.3: Introduced new version 1.3 for CKYC Search API with upgrading of SHA algorithm from SHA1 to SHA256.
15-July-25	1.3	Document Update – Addition of note to section 1.4.3 Addition of steps for Upload Public Key menu

1.1 Introduction

This web service is used to search different IDs for CKYC verification. This is applicable for registered Financial Institutions. Both CERSAI and Financial Institution should share their public key while registering for this service. Financial Institution should configure their IP address through Upload Public Key interface in CKYC application that can be accessed by Institution admins. The following table provides details on CKYC Verification -Interface Properties:

Property	Value
Service URL (Test bed)	https://testbed.ckycindia.in/Search/ckycverificationservice/verify
Service URL (Live)	https://www.ckycindia.in/Search/ckycverificationservice/verify
Request type	Application/XML
Response type	Application/XML
Request Digitally signed	Yes

1.2 Request

Requests should be digitally signed using FI's Private Key and its public key should be shared with CERSAI at the time of registering for this service. Personal Identity Data (PID) should be encrypted using session key and Session key should be encrypted using public key provided by CERSAI so it can be decrypted only with CERSAI's private key. The encrypted PID and session key should be encoded to Base64 string. Users can follow the below steps for encryption.

1.2.1 Client side: -

1) Generate a random 256-bit session key.
2) Encrypt PID and timestamp using this session key by AES algorithm.
3) Encode the encrypted PID to Base64 string
4) Encrypt the session key using public key provided by CERSAI using RSA algorithm.
5) Encode the encrypted session key to Base64 string
6) Add this encrypted and encoded session key in request xml.
7) Sign entire request using FI's private key.

Please note that the ciphers for encryption have been upgraded.

For V1.3, requests should be encrypted with RSA/NONE/OAEPWithSHA256AndMGF1Padding algorithm and xml request should be signed with SHA256 algorithm.

1.2.2 Request format: -

Request format remains the same for Individual and Legal

```
<REQ_ROOT>
        <HEADER>
                <FI_CODE />
                <REQUEST_ID />
                <VERSION />
        </HEADER>
        <CKYC_INQ>
                        <PID>
                                <PID_DATA>
                                        <DATE_TIME />
                                        <ID_TYPE />
                                        <ID_NO />
                                </PID_DATA>
                        </PID>
                <SESSION_KEY/>

        </CKYC_INQ>
```

</REQ_ROOT>

1.2.3 Sample Request

1.2.3.1 Request-Individual V1.3:

<?xml version="1.0" encoding="UTF-8"?><REQ_ROOT>

<HEADER>

<FI_CODE>IN0106</FI_CODE>

<REQUEST_ID>02</REQUEST_ID>

<VERSION>1.3</VERSION>

</HEADER>

<CKYC_INQ>

<PID>huoJx9wQ266EicUOdIinE+hJNxbyILKvTmfy8qTsQkcTXNrhLPJ5U67LmbJzPUEa71Et
NGT57sqCvGFYSBeGv2pjXkTOoMvsZETwq+6rrB+LiYuy+X7nTuNqXdPxTRHCLHoJSaQrSR7
gb3SlepkmfbscxMj9w8h3d/p+ig3F+C4duc+Aom20Bj8R5+4zVMkcB7gr5j5odVwzP5PTilt+
bsrJwjRAXSp7VKohJ5+MTJ4=</PID>

<SESSION_KEY>ZlziyLF37bykRkzj4FyjIVx6EvMd/6u5wzPVSAkepdMG6odsN6Kix15fVAvItx
uXz1x9EZzrfyD2moawxVvl2grX3yAO8HQe1Hx9aY61QTAAcq4ApthnObUmIcFIosS8QoD5
gt0k1NdQ3qPRVcOukRDrgZgKQIQNgtDeSdrI9WtUWNCBveiREJoVqJsLjCOkSoyQOmVTw
AWjayGdEyuyceorYeFZDhnDtRrI+lkyGIkDmIx3m5zem5vKrPro13P8RgVZ/Al8AzkgKUyInC
5da7pQ/RkewFrbLAEuUkrFSF4MdKrBS+sMX07NxWk7mOtK6dafT2OJpL+yk2EfZtXemQ==
</SESSION_KEY>

</CKYC_INQ>

<Signature
xmlns="http://www.w3.org/2000/09/xmldsig#"><SignedInfo><CanonicalizationMethod
Algorithm="http://www.w3.org/TR/2001/REC-xml-c14n-
20010315"/><SignatureMethod Algorithm="http:// www.w3.org/2001/04/xmldsig-
more#rsa-sha256"/><Reference URI=""><Transforms><Transform
Algorithm="http://www.w3.org/2000/09/xmldsig#enveloped-
signature"/></Transforms><DigestMethod
Algorithm="http://www.w3.org/2001/04/xmlenc#sha256"/><DigestValue>m8ytZjJS6tFE

LsYJvrSpvxS81Bc=</DigestValue></Reference></SignedInfo><SignatureValue>e55kdxd
WuwghAvsT7UgIkIUXkBBA28EBuvwqcenBBt9PVV5qs/0WbwFJu7EGEbE3zpbP6sGSN761

SIAx13UGq504lES+PIeJudj8OWKmUZgQvSaB0DoYYCNpIqYUzkn93ufnr5L6Wf+q9utua0A
8FRoe

voy0DEBidROxzRVvZ84IyP74kZ2vFFCADqWOjHXUiczwsnGhvAtd6I80BU+2CJJXhDpM7w5
NtzA7

R2nXNC2PvEswGA7lCW53tZ1WoY1p6ty30wl/f4SvP/kHkiSU7QRRFy+QTjO3S21bdWAybp
u9dg1/

i5tMwtPlpNNNUsYAWHvPSV40bNJ5wBL/A7hTqg==</SignatureValue></Signature></RE
Q_ROOT>

1.2.3.2 PID_DATA in request – Individual:

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<PID_DATA>
        <DATE_TIME>22-11-2016 10:09:22</DATE_TIME>
        <ID_TYPE>A</ID_TYPE>
        <ID_NO>D4567890</ID_NO>
</PID_DATA>
```

1.2.3.3 PID_DATA in request when ID Type is E (UID):

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<PID_DATA>
        <DATE_TIME>22-11-2016 10:09:22</DATE_TIME>
        <ID_TYPE>E</ID_TYPE>
        <ID_NO>UID|ApplicantName|DOB|Gender</ID_NO>
</PID_DATA>
```

Note :

- ***UID** : Please enter last 4 digits of UID Number*
- **"|"** *character should be used as a separator.*
- ***ApplicantName** : FirstName+MiddleName+LastName (Applicant Name should be same as provided during KYC Upload/Update)*
- ***DOB** Format : DD-MM-YYYY*
- ***Gender** : M/F/T (Size 1)*

1.2.3.4

Request-Legal V1.3:

<?xml version="1.0" encoding="UTF-8"?><REQ_ROOT>
<HEADER>
<FI_CODE>IN0106</FI_CODE>
<REQUEST_ID>02</REQUEST_ID>
<VERSION>1.3</VERSION>
</HEADER>
<CKYC_INQ>

<PID>ZlD8IUwYgoGGmhUeOoP2SDP6IaQez2MKi6IKozlWMRbxCKVuEROQLHfwLV2C6X7x
BOfExHVkKwqSdE1wMe+NKi9Qy5nI6SUQe8z3SpWxZ5xWjyDphNZxZYXCuGqqMIsg5TFn
6HBs1zx+nJDp2y5C7LQ41b9Ld1UaNVBJDOfuyYY8jncWzZrNxVXD3+UrCnZH79qdkjXmhe
qBxBsNxfLdLz2x96/Qnf6X2Up1qIHrFUu9Ulj3LzRkkoAiB8zBrs/y</PID>

<SESSION_KEY>hNkloqvfwh1UYoRmiZdof1bnikbk8vq9CDktVjsBoHPy/9mpLSa6f6GwHl/z
hruKpNDFOHCGdMoUP779TwH9Deieq6IM7YBv4wuYtudBa1eGG/lv2xptenlKsF/hrZhXQ
Oh5byikGCMm0lFcZoaKW9lgfEKVQ3TXc1QLIVDEUxZQUa3daplxZNdQ97zhl8RFMz/IDqEq
hCSaYGlAJl9RY60CT43gjefCxFFN7/U5+hyi+dm2YMX1/6AmzFriAjmg4gKSPgxekA+QAfgHg
QTIGSka3GZVDHeNo/W+3hK1ydDtai3skI4LPSabwTfoIPCdcCJFdXIV5q7zOYcLJg815Q==</
SESSION_KEY>

</CKYC_INQ>
<Signature
xmlns="http://www.w3.org/2000/09/xmldsig#"><SignedInfo><CanonicalizationMethod
Algorithm="http://www.w3.org/TR/2001/REC-xml-c14n-
20010315"/><SignatureMethod Algorithm="http:// www.w3.org/2001/04/xmldsig-
more#rsa-sha256"/><Reference URI=""><Transforms><Transform
Algorithm="http://www.w3.org/2000/09/xmldsig#enveloped-
signature"/></Transforms><DigestMethod
Algorithm="http://www.w3.org/2001/04/xmlenc#sha256"/><DigestValue>m8ytZjJS6tFE
LsYJvrSpvxS81Bc=</DigestValue></Reference></SignedInfo><SignatureValue>e55kdxd
WuwghAvsT7UgIkIUXkBBA28EBuvwqcenBBt9PVV5qs/0WbwFJu7EGEbE3zpbP6sGSN761
SIAx13UGq504lES+PIeJudj8OWKmUZgQvSaB0DoYYCNpIqYUzkn93ufnr5L6Wf+q9utua0A
8FRoe
voy0DEBidROxzRVvZ84IyP74kZ2vFFCADqWOjHXUiczwsnGhvAtd6I80BU+2CJJXhDpM7w5
NtzA7
R2nXNC2PvEswGA7lCW53tZ1WoY1p6ty30wl/f4SvP/kHkiSU7QRRFy+QTjO3S21bdWAybp
u9dg1/
i5tMwtPlpNNNUsYAWHvPSV40bNJ5wBL/A7hTqg==</SignatureValue></Signature>
</REQ_ROOT>

1.2.3.5 PID_DATA in request – Legal:

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<PID_DATA>
        <DATE_TIME>22-11-2020 10:09:22</DATE_TIME>
        <ID_TYPE>C</ID_TYPE>
        <ID_NO>D4567890</ID_NO>
</PID_DATA>
```

1.2.3.6 PID_DATA in request when ID Type is Y (Alphanumeric Reference ID):

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<PID_DATA>
        <DATE_TIME>22-11-2020 10:09:22</DATE_TIME>
        <ID_TYPE>Y</ID_TYPE>
        <ID_NO>INARAV17091999</ID_NO>
</PID_DATA>
```

1.3. Response: -

Response should be digitally signed using CERSAI's Private Key and its public key will be available to FIs. Personal Identity Data (PID) should be encrypted using session key and Session key should be encrypted using public key provided by FI so it can be decrypted only with FI's private key. The encrypted PID and session key should be encoded to Base64 string. Customer image will be sent as a Base64 encrypted string. Users can follow the below steps for encryption.

1.3.1 Client side: -

1) Verify signature using CERSAI's public key.
2) Parse key parameter from request message.
3) Decode the session key from Base64 string.
4) Decrypt above key using FI's private key with RSA algorithm so we will get session key.
5) Decode the PID from Base64 string.
6) Decrypt data using session key with AES algorithm.
7) Update of Cipher mode for decryption.

For V1.3, requests should be decrypted with RSA/NONE/OAEPWithSHA256AndMGF1Padding algorithm.

1.3.2 Response Format: -

Response format remains the same for Individual and Legal.

CKYC number will be masked in response when ID type is other than Z (CKYC Number) in request.

1.3.2.1 Response :-

```
<REQ_ROOT>
<HEADER>
<FI_CODE />
< REQUEST_ID />
<REQ_DATE />
<VERSION />
</HEADER>
<CKYC_INQ>
        <PID>
        <PID_DATA>
            <CKYC_NO />
            <CKYC_REFERENCE_ID />
            <NAME />
            <FATHERS_NAME />
            <AGE />
```

```
                    <IMAGE_TYPE />
                    <PHOTO />
                    <KYC_DATE />
                    <UPDATED_DATE />
                    <ID-LIST>
                    <ID>
                    <TYPE/>
                    <STATUS/>
                    </ID>
                    </ID-LIST>
                    <REMARKS/>
                </PID_DATA>
                </PID>
        <SESSION_KEY/>

<ERROR />
</CKYC_INQ>
</REQ_ROOT>
```

1.3.2.2 Response when ID type is C (PAN):-

```
<REQ_ROOT>
<HEADER>
<FI_CODE />
< REQUEST_ID />
<REQ_DATE />
<VERSION />
</HEADER>
<CKYC_INQ>
                <PID>
                <PID_DATA>

                  <SearchResponsePID>
                    <CKYC_NO />
                    <CKYC_REFERENCE_ID />
                    <NAME />
                    <FATHERS_NAME />
                    <AGE />
                    <IMAGE_TYPE />
                    <PHOTO />
                    <KYC_DATE />
                    <UPDATED_DATE />
                    <ID-LIST>
                    <ID>
                    <TYPE/>
```

<STATUS/>
</ID>
</ID-LIST>
<REMARKS/>

</SearchResponsePID>
</PID_DATA>
</PID>
<SESSION_KEY/>

<ERROR />
</CKYC_INQ>
</REQ_ROOT>

1.3.3 Sample Response

1.3.3.1 Response for Individual:

<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<REQ_ROOT>
<HEADER>
<FI_CODE>IN0106</FI_CODE>
<REQ_DATE>17-10-2016</REQ_DATE>
< REQUEST_ID>02</ REQUEST_ID>
<VERSION>1.3</VERSION>
</HEADER>
<CKYC_INQ>

<PID><?xml version="1.0" encoding="UTF-8" standalone="yes"?>

<PID_DATA>

<CKYC_NO>XXXXXXXXXX4235</CKYC_NO>
<CKYC_REFERENCE_ID>INISAI17091999</CKYC_REFERENCE_ID>
<NAME>Alex</NAME>
<FATHERS_NAME>Raj</FATHERS_NAME>
<AGE>27.0</AGE>
<IMAGE_TYPE>jpg</IMAGE_TYPE>
<PHOTO>/9j/4AAQSkZJRgABAQEAYABgAAD/2wBDAAgGBgcGBQgHBwcJCQgKDBQNDAsL
DBkSEw8UHRofHh0aHBwgJC4nICIsIxwcWLMegVVBLHqcAHgE9Aa8+h/aA8HzTxxSWmrwI
7hWlkgjKoCfvHbITgdeAT6A0Aeu0Vh6B4h0rxHpY1HR75Lu03FNSexZ/m4OfougAook45Nb
FFABRRRQAUUUUAFFFFABRRRQAUUUUAFFFFABRRRQAUUUUAFFFFABRRRQAUUUUAFF
FFABRRRQAUUUUAFFFFABRRRQAUUUUAFFFFABRRRQAUUUUAFFFFABRRRQAUUUUAFF
FFABRRRQAUUUUAFFFFABRRRQAUUUUAFFFFABRRRQAUUUUAFFFFABRRRQAUUUUAFF
FFABRRRQAUUUUAFFFFABRRRQB//2Q==</PHOTO>
<KYC_DATE>06-09-2016</KYC_DATE>

<UPDATED_DATE>15-09-2016</UPDATED_DATE>
<ID_LIST>
<ID>
<TYPE>E</TYPE>
<STATUS>03</STATUS>
</ID>
<ID>
<TYPE>F</TYPE>
<STATUS>02</STATUS>
</ID>
</ID_LIST>
<REMARKS>done</REMARKS>
</PID_DATA>

</PID>

<SESSION_KEY>Fs+Ergv4flMZ5hgb/U3DPVyj9FdEYIReZQcl2gqm3IrP7/EL/N8vrFj2MSJZiFL
2ikOn4yYho4EEI76HDN7MKoRSEwOEH+smer8Ng/7ymiirB/L0AlLuyQv78H005ZbefdkWip
0hQPglaocGQC1qy2T0kis9ugYEMjibgt1WUVSiLdOv2PHGqbrXbh+Airvih/Rk92tyMQHz1D
kXlgsCu++dDkMShYYKfh30Ed8Xg7R/1NHJe3NJId97fcPWDykMEqKWvDVJsS6LlS3JF46hyV
UsNOSY2hvugMGaHod6Er0TPwh2s8iH2KhVR3c9rCL+h5HP7pC8roo7U4vIuN/ysw==</SE
SSION_KEY>
</CKYC_INQ>
</REQ_ROOT>

1.3.3.2 PID_DATA in response – Individual when ID Type is Z (CKYC Number):

<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<PID_DATA>
<CKYC_NO>36787867904235</CKYC_NO>
<CKYC_REFERENCE_ID>INISAI17091999</CKYC_REFERENCE_ID>
<NAME>Alex</NAME>
<FATHERS_NAME>Raj</FATHERS_NAME>
<AGE>27.0</AGE>
<IMAGE_TYPE>jpg</IMAGE_TYPE>
<PHOTO>/9j/4AAQSkZJRgABAQEAYABgAAD/2wBDAAgGBgcGBQgHBwcJCQgKDBQNDAsL
DBkSEw8UHRofHh0aHBwgJC4nICIsIxwcWLMegVVBLHqcAHgE9Aa8+h/aA8HzTxxSWmrwI
7hWlkgjKoCfvHbITgdeAT6A0Aeu0Vh6B4h0rxHpY1HR75Lu03FNSexZ/m4OfougAook45Nb
FFABRRRQAUUUUAFFFFABRRRQAUUUUAFFFFABRRRQAUUUUAFF
FFABRRRQAUUUUAFFFFABRRRQAUUUUAFFFFABRRRQAUUUUAFF
FFABRRRQAUUUUAFFFFABRRRQAUUUUAFFFFABRRRQAUUUUAFF
FFABRRRQAUUUUAFFFFABRRRQB//2Q==</PHOTO>
<KYC_DATE>06-09-2016</KYC_DATE>
<UPDATED_DATE>15-09-2016</UPDATED_DATE>

<ID_LIST>
<ID>
<TYPE>E</TYPE>
<STATUS>03</STATUS>
</ID>
<ID>
<TYPE>F</TYPE>
<STATUS>02</STATUS>
</ID>
</ID_LIST>
<REMARKS>done</REMARKS>
</PID_DATA>

1.3.3.3 PID_DATA in response when ID Type is C (PAN) other than Z:

<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<PID_DATA>
<SearchResponsePID>
<CKYC_NO>XXXXXXXXXX4235</CKYC_NO>
<CKYC_REFERENCE_ID>INISAI17091999</CKYC_REFERENCE_ID>
<NAME>uigiguiguigiuguigui</NAME>
<FATHERS_NAME>vuiviviviug</FATHERS_NAME>
<AGE>27.0</AGE>
<IMAGE_TYPE>jpg</IMAGE_TYPE>
<PHOTO>/9j/4AAQSkZJRgABAQEAYABgAAD/2wBDAAgGBgcGBQgHBwcJCQgKDBQNDAsL
DBkSEw8UHRofHh0aHBwgJC4nICIsIxwcWLMegVVBLHqcAHgE9Aa8+h/aA8HzTxxSWmrwI
7hWlkgjKoCfvHbITgdeAT6A0Aeu0Vh6B4h0rxHpY1HR75Lu03FNSexZ/m4OfougAook45Nb
FFABRRRQAUUUUAFFFFABRRRQAUUUUAFFFFABRRRQAUUUUAFF
FFABRRRQAUUUUAFFFFABRRRQAUUUUAFFFFABRRRQAUUUUAFF
FFABRRRQAUUUUAFFFFABRRRQAUUUUAFFFFABRRRQAUUUUAFF
FFABRRRQAUUUUAFFFFABRRRQB//2Q==</PHOTO>
<KYC_DATE>06-09-2016</KYC_DATE>
<UPDATED_DATE>15-09-2016</UPDATED_DATE>
<ID_LIST>
<ID>
<TYPE>E</TYPE>
<STATUS>03</STATUS>
</ID>
<ID>
<TYPE>F</TYPE>
<STATUS>02</STATUS>
</ID>
</ID_LIST>
<REMARKS>done</REMARKS>
</SearchResponsePID>

<SearchResponsePID>
<CKYC_NO>XXXXXXXXXX4980</CKYC_NO>
<CKYC_REFERENCE_ID>LERTYP17083899</CKYC_REFERENCE_ID>
<NAME>fdgdfgdfgdfgi </NAME>
<FATHERS_NAME>mr Make erw</FATHERS_NAME>
<AGE>33</AGE>
<IMAGE_TYPE>JPG</IMAGE_TYPE>

<PHOTO>/9j/4AAQSkZJRgABAQEAyADIAAD/4QDCRXhpZgAASUkqAAgAAAANAP4ABAAB
AAAAAAAAAAABAwABAAAAhQEAAAEBAwABAAAAjwAAAAIBAwABAAAAAQAAAAMBAw
ABAAAABAAAAAYBAwABAAAAAADFThEBBAABAAAACAAAABUBAwABAAAAAQB/PxYBB
AABAAAAjwAAABcBBAABAAAA0AMAABoBBQABAAAAqgAAABsBBQABAAAAsgAAACgBA
wtBUAfv9RRRQAUUUUAFFFFABRRRQAUUUUAFFFFABRRRQAUUUUAFFFFABRRRQAUUU
UAFFFFABRRRQAUUUUAFFFFABRRRQAUUUUAFFFFABRRRQAUUUUAFFFFABRRRQAUUU
UAFFFFAH4A/8HR3/ACgo/bm/7tm/9bD/AGfaP+DXH/lBR+wz/wB3M/8ArYf7QVH/AAdHf
8oKP25v+7Zv/9bD/AGfaP+DXH/lBR+wz/AN3M/wDrYf7QVAH7/UUUUAf/2Q==</PHOTO>
<KYC_DATE>03-01-2020</KYC_DATE>
<UPDATED_DATE>02-01-2020</UPDATED_DATE>
<ID_LIST>
<ID>
<TYPE>A</TYPE>
<STATUS>03</STATUS>
</ID>
<ID>
<TYPE>E</TYPE>
<STATUS>03</STATUS>
</ID>
<ID>
<TYPE>C</TYPE>
<STATUS>03</STATUS>
</ID>
</ID_LIST>
<REMARKS>done</REMARKS>
</SearchResponsePID>
</PID_DATA>

1.3.3.4 Response for Legal:

<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<REQ_ROOT>
<HEADER>
<FI_CODE>IN0106</FI_CODE>
<REQ_DATE>17-10-2020</REQ_DATE>

```
 < REQUEST_ID>02</ REQUEST_ID>
 <VERSION>1.3</VERSION>
 </HEADER>
 <CKYC_INQ>
 <PID><?xml version="1.0" encoding="UTF-8" standalone="yes"?>
 <PID_DATA>
  <CKYC_NO>XXXXXXXXXX9659</CKYC_NO>
  <CKYC_REFERENCE_ID>LEARAV29072000</CKYC_REFERENCE_ID>
  <NAME>ARP limited</NAME>
  <CONSTITUTION_TYPE>K-Artificial Liability Partnership</CONSTITUTION_TYPE>
  <PLACE_OF_INCORPORATION>chennai</PLACE_OF_INCORPORATION>
  <AGE>0</AGE>
<KYC_DATE>30-07-2020</KYC_DATE>
<UPDATED_DATE>30-07-2020</UPDATED_DATE>
<ID_LIST>
 <ID>
   <TYPE>01</TYPE>
   <STATUS></STATUS>
 </ID>
<ID>
   <TYPE>04</TYPE>
   <STATUS></STATUS>
</ID>
 <ID>
   <TYPE>05</TYPE>
   <STATUS></STATUS>
</ID>
<ID>
   <TYPE>06</TYPE>
```

```
    <STATUS></STATUS>
  </ID>
  <ID>
    <TYPE>07</TYPE>
    <STATUS></STATUS>
  </ID>
  <ID>
    <TYPE>08</TYPE>
    <STATUS></STATUS>
  </ID>
  <ID>
    <TYPE>03</TYPE>
    <STATUS></STATUS>
  </ID>
  <ID>
    <TYPE>02</TYPE>
    <STATUS></STATUS>
  </ID>
  </ID_LIST>
  <REMARKS></REMARKS>
  </PID_DATA>
  </PID>
  <SESSION_KEY>Fs+Ergv4flMZ5hgb/U3DPVyj9FdEYIReZQcl2gqm3IrP7/EL/N8vrFj2MSJZiFL
  2ikOn4yYho4EEI76HDN7MKoRSEwOEH+smer8Ng/7ymiirB/L0AlLuyQv78H005ZbefdkWip
  0hQPglaocGQC1qy2T0kis9ugYEMjibgt1WUVSiLdOv2PHGqbrXbh+Airvih/Rk92tyMQHz1D
  kXlgsCu++dDkMShYYKfh30Ed8Xg7R/1NHJe3NJId97fcPWDykMEqKWvDVJsS6LlS3JF46hyV
  UsNOSY2hvugMGaHod6Er0TPwh2s8iH2KhVR3c9rCL+h5HP7pC8roo7U4vIuN/ysw==</SE
  SSION_KEY>
  </CKYC_INQ>
  </REQ_ROOT>
```

1.3.3.5 PID_DATA in response – Legal when ID Type is Y (Alphanumeric Reference ID):


```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<PID_DATA>
<CKYC_NO>XXXXXXXXXX9659</CKYC_NO>
<CKYC_REFERENCE_ID>LEARAV29072000</CKYC_REFERENCE_ID>
 <NAME> ARP limited</NAME>
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<PLACE_OF_INCORPORATION>chennai</PLACE_OF_INCORPORATION>
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  </ID>
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<REMARKS></REMARKS>
  </PID_DATA>
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1.4 Web Services Details

1.4.1 Request Parameters for Individual and Legal

The following table provides details on CKYC Verification -Request Parameters for Individual/Legal:

CKYC Verification-Request Parameters Field Name	Description	Mandatory
FI_CODE	FI code provided by CKYC	Yes
DATE	Current date(dd-MM-yyyyHH:mm:ss)	Yes
VERSION	1.3	Yes

ID_TYPE	ID Type code	Yes
ID_NO	ID Number	Yes
REQUEST_ID	Should be unique throughout the day for an FI.	Yes

1.4.2 ID Type code

Code	Category	Character	Validation	Data Type	Type of Account
A	Passport Number	20	First digit alphabet then seven-digit number.	String	All
B	Voter ID	20		String	All
C	PAN	10	First three digits any alphabets, 4th digit in ABCFGHJLPT, 5th digit any alphabet, 6th to 9th digit any numbers and last digit any alphabet	String	All
D	Driving License	20		String	All
E	Proof Of Possession of Aadhaar	165	Maximum 165 characters • Aadhaar – Last 4 digits of Aadhaar number • Applicant Name – (Maximum 150 characters including FirstName, MiddleName and LastName) • DOB Format should be DD-MM-YYYY (10 characters) • Gender – M/F/T (1 Character)	String	All
F	NREGA Job Card	40	Maximum 40 characters.	String	All

G	National Population Register Letter	20			
Z	CKYC Identifier	14	14-digit Number	String	All
02	Certificate of Incorporation/Formation	60	Maximum 60 characters.	String	All
03	Registration Certificate	60	Maximum 60 characters.	String	All
Y	CKYC Reference ID	14	14 digit Alphanumeric ID	String	All

1.4.3 Response Parameters for Individual

The following table provides details on CKYC Verification -Response Parameters:

S.No	Field	Field Type	Field Length	Mandatory / Optional	Remarks / Details	XML TAG
1	FI Code	String	6	Mandatory	FI Code	FI_CODE
2	Date	DATE	10	Mandatory		REQ_DATE
3	CKYC Identifier	14 digit number, Alphabet as a prefix	14/15	Mandatory	CKYC number corresponding to serial number in request file	CKYC_NO
4	CKYC Reference ID	14 digit Alphanumeric Reference ID	14	Mandatory	CKYC Reference ID corresponding to serial number in request file	CKYC_REFERENCE_ID
5	Applicant Full Name	String	150	Mandatory		NAME
6	Applicant's Fathers Full Name	String	150	Mandatory		FATHERS_NAME
7	Applicants Age	Number	2	Mandatory		AGE

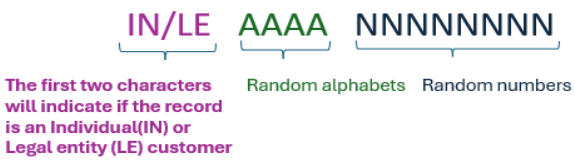
8	Applicant Photo	String		Mandatory	Photo as Base64 encoded string	PHOTO
9	KYC Generation Date	DATE	10	Mandatory	DD-MM-YYYY	KYC_DATE
10	Last Updated on	DATE	10	Mandatory	DD-MM-YYYY	UPDATED_DATE
11	Remarks	String	200		Validation failure or Record doesn't exist	REMARKS
12	Request Id	Number	8	Mandatory	Should be unique throughout the day for an FI.	REQUEST_ID
13	Image Type	String	5	Mandatory	Extension of Photo	IMAGE_TYPE
Identity Details						
14	ID Type	String	2	Mandatory	Proof of Identity Submitted	TYPE
15	ID Status	String	2	Optional	Proof of Identity Status	STATUS

Note:

The prefix must not be included when provided the CKYC number/ CKYC reference ID in the "CKYC_NO" tag. In the download request only the 14-digit CKYC number or CKYC reference ID must be provided.

i. Format of CKYC Number/Identifier - (prefix)NNNNNNNNNNNNN
   - where N is a numeric value
   - where the first digit between 1 to 6 denotes the KYC customer type is "Individual"
   - where the first digit between 7 to 9 denotes the KYC customer type is "Legal entity"

ii. Format of CKYC Reference ID - (prefix)INAAAANNNNNNNN
   - where A is an alphabet and N is a numeric value



iii. Prefix values indicate the account type of the KYC record. The values provided will be as follows:

Prefix	Account type
S	Small Account
L	Simplified Account
O	OTP based eKYC Accounts
M	Minor Accounts

1.4.4 Response Parameters for Legal

The following table provides details on CKYC Verification -Response Parameters:

S.No	Field	Field Type	Field Length	Mandatory / Optional	Remarks / Details	XML TAG
1	FI Code	String	6	Mandatory	FI Code	FI_CODE
2	Date	DATE	10	Mandatory		REQ_DATE
3	CKYC Identifier	Number	14	Mandatory	CKYC number corresponding to serial number in request file	CKYC_NO

4	CKYC Reference ID	14 digit Alphanumeric Reference ID	14	Mandatory	CKYC Reference ID corresponding to serial number in request file	CKYC_REFERENCE_ID
5	Applicant Full Name	String	150	Mandatory		NAME
6	Constitution Type	String	2	Mandatory	Constitution Type	CONSTITUTION_TYPE
7	Applicants Age	Number	2	Mandatory		AGE
8	Place of Incorporation	String	150	Mandatory	Where Constitution type is other than '01'	PLACE_OF_INCORPORATION
9	KYC Generation Date	DATE	10	Mandatory	DD-MM-YYYY	KYC_DATE
10	Last Updated on	DATE	10	Mandatory	DD-MM-YYYY	UPDATED_DATE
11	Remark	String	200		Validation failure or Record doesn't exist	REMARKS
12	Request Id	Number	8	Mandatory	Should be unique throughout the day for an FI.	REQUEST_ID
Identity Details						
13	ID Type	String	2	Mandatory	Proof of Identity Submitted	TYPE

14	ID Status	String	2	Optional	Proof of Identity Status	STATUS

1.4.5 Error Messages

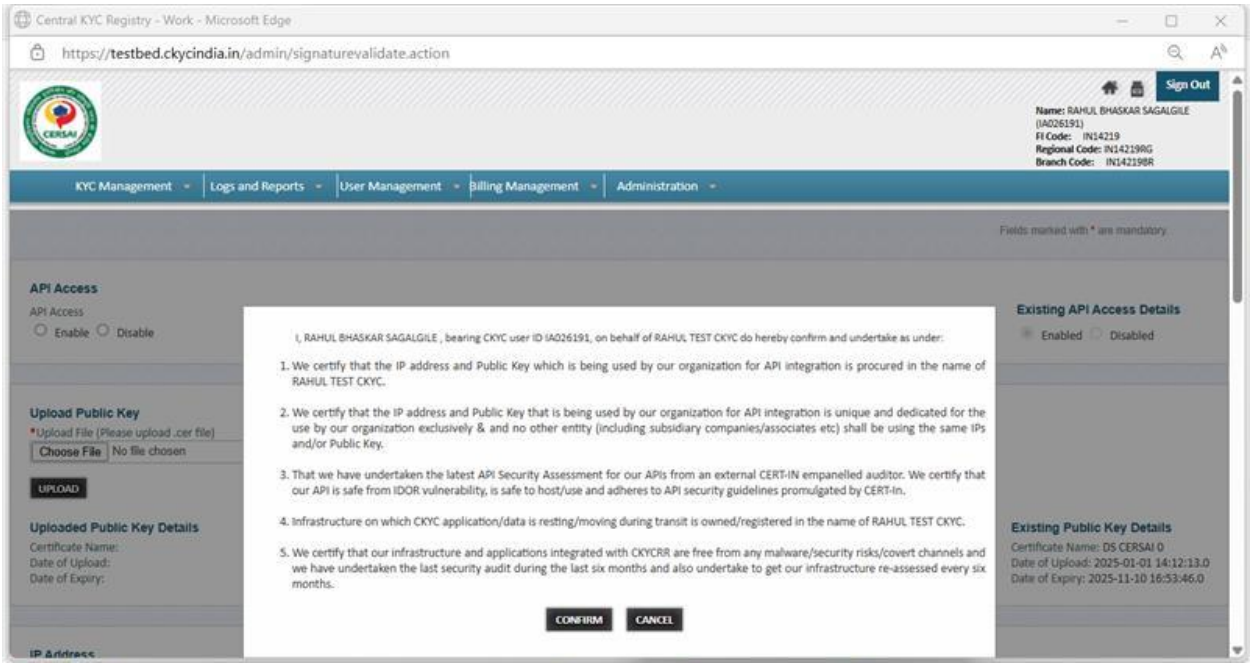
The following table lists the error messages

Scenario	Error Message
Digital signature verification failed	Digital signature cannot be verified. The certificate is expired.
Incorrect ID type or ID Number	Validation failure
Request Id size greater than 8	Request Id should not exceed more than 8 digits
Request Id is not unique throughout the day for an FI.	Request Id is not unique
Incorrect FI Code	Institution does not exists
No records found	No records found
Time difference between request and response is more than 5 minute	Time difference should be less than 5 minutes
IP not registered	Please configure your IP address.
IP does not match with the registered IP	The given IP does not match with the institution's registered IP.
IF proper encryption is not used for appropriate version.	Session Key Decryption error. Please encrypt with correct public Key
If session key is not generated properly	PID Data Decoding error
Invalid request date	Invalid Date-Time Stamp. The format is dd-MM-yyyy hh:mm:ss
If version number is not entered	Please enter version number
If KYC no. size is not 14 digits	KYC Number should be of length 14 digits
If entered 14 digit no. does not exist	KYC Number <<KYC_NO>> does not exists in system
If CKYC Reference ID size is not 14 digits	CKYC Reference ID should be of length 14 digits

If entered 14 digit CKYC Reference ID is not in the correct format	Please enter valid CKYC Reference ID
If version no given is 1.0 and invalid KYC no given	Please enter individual KYC number

1.5 Upload Public Key Menu Configuration for API access

Institutions can directly manage the API access without any additional approval from CKYCRR. For enabling API access, institutions will have to login to the CKYC application using the IA admin user ID and click on the User Management tab and select Upload Public Key menu. Below screen will be displayed to the user for managing API access.



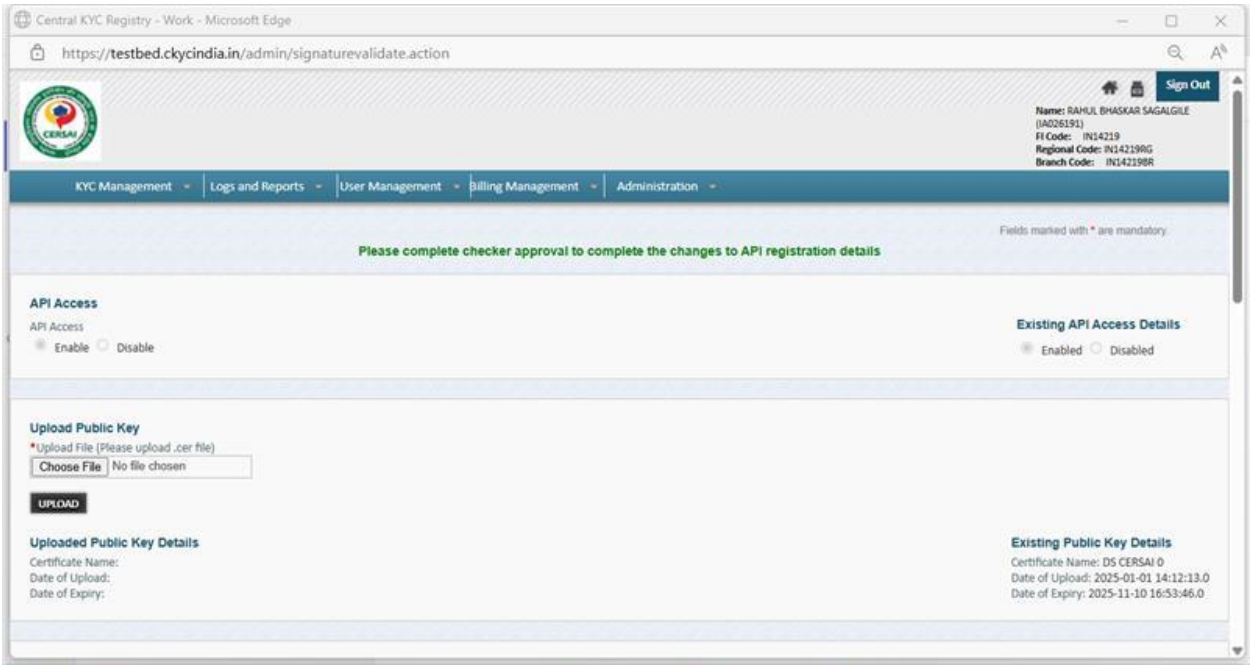
The IA admin user will have to confirm the undertaking every day they visit the “Upload Public Key” page. An email of the confirmation will be sent to all the institutional admins and nodal officer.

To enable API access, the user must select “Enable”. Once this option is selected the option to upload the public key and the register the IP addresses will be enabled.

- The public key must be uploaded as a .cer file. Click on “Upload” to upload the selected file
- Public IP addresses of Indian origin from where the API requests will be sent to CKYCRR must be registered. Up to 20 IP addresses can be registered. Click on ‘Save’

to save the IP addresses input

- Click on “Submit” to complete the registration request from maker’s end.



Post submission of changes to the Upload Public Key menu from maker IA admin user ID, institution will have to ensure that the changes are also approved by the checker IA admin user ID for successfully applying the changes. Post the approval from the checker IA admin User ID, the changes will become effective immediately and the institution can resume using the API services. This registration process must be carried out separately for both the test and production environment.