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HDFC Bank - API development

Functional Specification Document

Module: Experience API

DOCUMENT REVISION HISTORY

Version	Date	Revised by	Description
0.1	14/06/2024	Pratheek, Avaneesh, Sushmitha and Mohini	Initial draft
0.2	03/07/2024	Pratheek, Avaneesh and Mohini	Get ETB Customer Account Data, Request parameter for EKYC Redirection API.
0.3	04/07/2024	Pratheek and Sushmitha	Login Mobile Change API, Login Mobile Change Verification OTP API
0.4	15/07/2024	Pratheek, Nishanth and Avaneesh	VKYC status and VKYC initiation.
0.5	18/07/2024	Pratheek and Mohini	EKYC Status Inquire API
0.6	25/07/2024	Pratheek and Sushmitha	Email Generation API and Email Verification.
0.7	02/08/2024	Pratheek and Avaneesh	SA Creation API
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1.1	20/03/2025	Abhishek	Generate OTP API request changes
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1.3	19/06/2025	Deepthi	VKYC status API removal and Re-EKYC status enquiry response changes
1.4	10/09/2025	Abhishek Bharadwaj	OBRH Access token and Data Screening API integration, get-etb-account-details response changes
1.5	19/09/2025	Abhishek Bharadwaj	EKYC Engine API integration for EKYC redirection and status enquiry with new v2 endpoints

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Generate OTP API

Overview

The OTP Generation Service, including the integration of additional request data such as Aadhaar Reference Number and return PAN response status. This service will validate PAN details with NSDL and generate an OTP for user authentication.

Ex API	HDFC API
Experince login generation /api/v3/customer_otpservice/g enerate-registration-otp	OTP Generation https:// 10.226.163.41:5142/CC_IVR/ProxyService/PS_OTPGeneration_SMSService PAN Validation https:// 10.226.163.44:5142/Pan_Validation/PR_PAN_VALIDATION_V2

- In the OTP Generation API, OTP is generated and shared to the inputted mobile number
- There are a total number of 3 attempts with a cool-off period of 10 minutes.

Header Parameters

Field	Mandatory	Data Type	Description	Comment
channel	Y	varchar (10)	Field to identify a partner. Will be shared during access of API	Ex: SETU
transactionId	Y	varchar(40)	unique number for traceability through the flow	
scope	Y	varchar	Field to identify a partner. Will be shared during access of API	Ex: SETU

Request Parameters

Field	Mandatory	Data Type	Description	Comment
number	Y	Numeric (12)	Mobile number for OTP generation start with 91	Ex: 91XXXXXXXX77
dob	Y	varchar (10)	Date of birth (YYYY-MM-DD)	Ex: XXXX-XX-XX
user_name	Y	varchar(40)	PAN Name	Ex: Rajesh Ramdin Gupata
pan	Y	varchar (10)	PAN	Ex: XXXXX3854X
type	Y	varchar (1)	type(send or resend)	Ex: S or R
return_pan_response_status	N	Boolean	Flag which Indicates whether the status of the match between the PAN name and PAN date of birth should be included in the response	Ex: true or false
aadhaar_reference_number	N	varchar (12)	Aadhaar reference number	Ex : 12 digit number
lg_code	N	varchar(40)	pass lead code for assisted flow	EX:ABCD123
lg_name	N	varchar(40)	pass lead name for assisted flow	EX:Vishal
promo_code	N	varchar(40)	promo code	
journey	N	varchar (10)	parameters to identify journey	EX: SA

**Validations are present in the code for all mandatory fields (not for non mandatory fields)*

Response Parameter

Field	Mandatory	Data Type	Description	Comment
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otp_transaction_id	Y	varchar(36)	transaction Id	Ex:58b66b6a-420c-4b80-bee5-dbb5ed9aeb45
number_of_attempts_remaining	Y	Number(1)	Number of attempts remaining	Ex:2
pan_dob_matched	N	varchar(1)	Pan dob match status	Ex : Y or N
pan_name_matched	N	varchar(1)	Pan name match status	Ex : Y or N

Sample request and response

	Request	Response
Otp Generation	<pre>{ number: 91XXXXXXXXXX, d ob:"XXXX-XX-XX", pan: "XXXXXXXXXXA", u ser_name:"Rajesh Ramdin Gupta", promo_code: null, type: "S" }</pre> <pre>{ dob: "XXXX-12-15", number:91XXXXXX</pre>	<pre>{ "data": { "number_of_attempts_remain ing": 2, "otp_transaction_id": "00fda5d4-7617-4bf7-99f0-ac0a9ca 3 d611", "pan_dob_matched": "Y", "pan_name_matched": "Y" }, "message": "OTP is sent to the registered mobile number",</pre>

	68558, pan:"XXXXXXXXX XX", user_name:"Raje sh Ramdin Gupta", promo_code:null, type:"S", "return_pan_resp onse_status" : true, "aadhaar_referen ce_number" : "XXXXXXXXX", jou rney : "SA" }	"response_code": 200 }
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Error Codes

BE Error Code	FE Error code	Scenarios	Next steps
OTL	OTL	Timeout error or other than success response in Bank's OTP generation API. Bank API is down. Response parameter is missing or having null values.	Validate Bank request/response. Check the response code and message from the URL whether it is 200 or not.
LRO	LRO	Internal error in Ex API. Null values in response or some parameters in response are missing. Bank API down.	Validate Bank request/response. Check the response code and message from the URL whether it is 200 or not.
PVA	PVA	Timeout error or other than success response in Bank PAN API. Null values in response or some parameters in response are missing.	Validate Bank request/response. Check the response code and message from the URL whether it is 200 or not.

		Bank API down.	
OVL	OVL	Connection ref Error at E2FA error in Bank verification API. Null values in response or some parameters in response are missing. Bank API down.	Validate Bank request/response. Check the response code and message from the URL whether it is 200 or not.
401	-	Header parameter channel or transaction ID Missing	Validate headers
0006/202		Length of the mobile number is incorrect.	Validate the length of the mobile number and retry.
0008/202		Invalid dob.Please enter valid dob and try again	Validate the length of the DOB and retry.
0009/202		PAN is not valid /operative.	Validate PAN and retry.
0001/202		Missing request parameter mandatory fields: <ul style="list-style-type: none"> • DOB • Type • Pan • Name 	Validate the request parameter and retry.

0002/202		Entered an invalid transaction Id or transaction Id length is too large.	Enter valid transaction Id and retry.
0002/202		Entered a invalid channel or channel length is too large.	Enter Valid channel (Setu/CSC).
0004/202		OTP limit exhausted	Try after cool-off period

0007/202		Please enter PAN used during registration	PAN entered during relogin is not matching with existing PAN.
0010/202 -		Invalid name	Entered name is less then 2 characters
0011/202 -		Aadhaar ref number mismatch	Aadhaar ref number not matching with the number entered during registration
0014/202 -		Invalid aadhar reference number.Please enter valid aadhar reference number and try again	Aadhar reference number should be 12 digits
0030/202 -		Could not process application	PAN retry limit exceeded
0013/202		Could not process application	Redis issue
0012/202 -		Name does not match on PAN	Entered name does not match with the PAN name
0015/202		Invalid Pan Number. Please enter valid Pan Number - Existing and Valid but event, marked	Validate PAN

		as "Amalgamation" in ITD database	
0016/202		Invalid Pan Number. Please enter valid Pan Number - Existing and Valid but event" "marked as "Acquisition" in ITD database	Validate PAN
0017/202		Invalid Pan Number. Please enter valid Pan Number - Existing and Valid but event" "marked as "Death" in ITD database	Validate PAN
0018/202		Invalid Pan Number. Please enter valid Pan Number - Existing and Valid but event" "marked as "Dissolution" in ITD database",	Validate PAN
0019/202		Invalid Pan Number. Please enter valid Pan Number - Existing and Valid but event" "marked as "Liquidated" in ITD database	Validate PAN
0020/202		Invalid Pan Number. Please enter valid Pan Number - Existing and Valid but event" "marked as "Merger"	Validate PAN

		in ITD database	
0021/202		Invalid Pan Number. Please enter valid Pan Number - Existing and Valid but event marked as "Partition" in ITD database	Validate PAN
0022/202		Invalid Pan Number. Please enter valid Pan Number - Existing and Valid but event marked as "Split" in ITD database	Validate PAN
0023/202		Invalid Pan Number. Please enter valid Pan Number - Existing and Valid but event" "marked as "Under Liquidation" in ITD database	Validate PAN
0024/202		Incorrect PAN (Bank API error)	Enter PAN which belongs to the customer.
0025/202 -		Invalid Pan Number. Please enter valid PAN number - Deleted	
0026/202 -		Invalid Pan Number. Please enter valid PAN number - PAN Marked as Deactivated	Validate PAN
0027/202 -		Invalid Pan Number. Please enter valid Pan Number - PAN Marked as Fake	Validate PAN

400	-	Eligibility to open online FD is 18 years. Please visit nearest branch.	Customer Age should be > 18 years.
400	-	Hey, to open an FD online maximum age should be 200 years. Request you to visit your nearest branch to complete application.	Incorrect DOB entered, it should be less than or equal to 200 years.
500	-	Timeout error or other than success response in Bank API.Null values in response or some parameters in response are missing. Bank API down.	Validate Bank request/response.Check the response code and message from the URL whether it is 200 or not.

DB Addition

Table	Columns
Customer OTP transaction	<ul style="list-style-type: none"> • Aadhaar ref number will be captured in the DB for future reference. • `is_name_verified` and `is_dob_verified` will be stored in the database and included in the response for relogin scenarios, as the PAN_validation API is not called during these instances.
Master customer data	<ul style="list-style-type: none"> • Aadhaar ref number will be captured in the DB for future reference. • `is_name_verified` and `is_dob_verified` will be stored in the database and included in the response for relogin scenarios, as the PAN_validation API is not called during

	these instances.
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Verification OTP API

Overview

The specifications for OTP verification and customer identification are used for verifying OTPs, checking customer status (existing or new), and retrieving customer details based on PAN and mobile number.

Ex API	HDFC API
Experince login generation api/v3/customer_otpservice/verify-registration-otp	Verify OTP https://10.226.163.41:5142/ETWOFAOTP/PS_ETWOF_AQ_IP CASA check(Check basis mob and dob) and basis mobile and PAN both and then establish ETB https://obpuatactiveactiveocm.hdfcbankuat.com:8002/com.ofss.fc.cz.hdfc.obp.webservice/FetchCustCASARest/FetchCustomerCASADetailsRestWrapperService 1 aadhaar 1 account https://obpuatactiveactiveocm.hdfcbankuat.com:8002/com.ofss.fc.cz.hdfc.obp.webservice/CustAndAcctDtIsInq/CustomAndAccountDetailsInquiryRestWrapperService Data Screening API: http://10.229.164.41:8011/loans/asset-risk-identification/v1/dpip/dataScreening Access Token Generation API: https://10.226.163.44:5142/realms/OBRH/protocol/openid-connect/token

Partner Integration Document

1. Using otp_transaction_id and OTP received through SMS Verify OTP API will be called.

2. Verification API will internally call the HDFC Verification API . This is an orchestrated API executing OTP validation API and Customer Identification API as well to identify ETB/NTB.
3. If verification is successful then the customer is identified/created and an active session (JWT) token is generated.
4. Customer gets 3 attempts to verify OTP. After the limit exhaustion, 10 minutes cooling off period will be triggered before the customer retries again.
5. PAN validation is mandatory. We identify customers based on PAN and Mobile Number. The API is called to validate new customers, in case of existing customers PAN API is not called.
6. Creation of unique customer identifiers;
7. Post OTP verification customer ID is created which is used to call FD State API after customer logs into the application.
8. After OTP verification data screening API will be called for MULE account status with the Mobile number PAN entered.
9. If the status in the data screening API is not CONFIRMED then journey will continue else journey will be drop.

Header Parameters

Field	Mandator y	Data Type	Description	
transactio nId	Y	Varchar 40	Unique number for traceability through the flow	
channel	Y	varchar (10)	Field to identify a partner. Will be shared during access of API	Ex: SETU
scope	Y	varchar	Field to identify a partner. Will be shared during access of API	

Request Parameters

Field	Mandatory	Data Type	Description	Comments
otp	Y	Numeric (6)	Mobile OTP	Ex: 123456
otp_transaction_id	Y	Varchar 36	transaction Id received during OTP generation	Ex:58b66b6a-420c-4b80-bee5-dbb5ed9aeb45
journey	N	varchar (10)	parameters to identify the journey	EX: SA

Response Parameter

Field	Mandatory	Data Type	Description	Comment
access_token	Y	Varchar	Access Token For Authorization	Ex:eyJ0eXAiOiJKV1QiLCJhbGciOiJIUzI1NiJ9.eyJmcmVzaCI6ZmFsc2UsImhhdCI6MTcxODM3MDU2MywianRpljoiNGU1MTEzYTMTODQyMy00MDM0LWI2ZjEtMzQwMTIyZjhhNjI2liwidHlwZSI6ImFjY2VzcyIsInN1YiI6ImQ2NjY4ZTFjLTJiNmYtNDUwYy1iINWUyLWM0NjBhMjU3NjQ5NSIsIm5iZiI6MTcxODM3MDU2MywiY3NyZiI6ImEzOTg5MGQxLTk1NTUtNDkxMS05NjRhLTVjNWVzcy4ZjBjOSIsImV4cCI6MTcxODQ3ODU2M30.0yXNUEjPDPgv7Aq5tJpyDI0seFEXJSgHtpTmRmp82NQ

journey_reference_no	Y	Varchar 36	Customer Identifier	Ex:d6668e1c-2b6f-450c-b5e2-c460a2576495
language	N	Varchar	Preferred Languages If selected	EN : English , else null
name	Y	Varchar	Customer Name	Ex: Sridevi Pothy
is_existing_customer	Y	Varchar(1)	-	Ex:Y/N

Sample request and response

Request	Response
<pre>{ "otp": 123456, "otp_transaction_id":"2e5e4cf6-c8f4-42cc-a04e-3f80fcd1fe9f", "journey": "SA" }</pre>	<pre>{ "data": { "access_token": "eyJ0eXAiOiJKV1QiLCJhbGciOiJIUzI1NiJ9.eyJmcmVzaCI6ZmFsc2UsImhhdCI6MTcxODM3MDEyMiwianRpljoiMDc4ZjQzYmEtNzFhMC00YjYzLWEzOTEtOWYxODc1NDViNDIiwiwidHlwZSI6ImFjY2VzcyIsbnN1YiI6ImQ2NjY4ZTFjLTJiNmYtNDUwYy1iNWUyLWM0NjBhMjU3NjQ5NSIsIm5iZiI6MTcxODM3MDEyMiwia3NyZiI6IjNjYTJiYTdhLTl1MDgtNDQ1OC1hNDk3LWZmZmRmNzQ1YTQ2NyIsImV4cCI6MTcxODQ3ODExMn0.6eN-3SLwRLCJRACWpERUNyIJrV-3bo3q2AtIS8oHcm4", "is_existing_customer": "N", "journey_reference_no": "d6668e1c-2b6f-450c-b5e2-c460a2576495", "language": null, "name": "RAJESH RAMDIN GUPTA " }, "message": "Success", "response_code": 200 }</pre>

Error Codes

BE Error Code	FE Error Code	Scenarios	Next steps
401/401		Missing transactionId	Validate the transaction id and retry
0002/202		Invalid Payload. Please enter valid payload and try again	Validate the payload and retry
0002/202		Invalid journey.Please enter valid journey and try again	Validate the Journey and retry
0002/202		Invalid channel.Please enter valid channel and try again	Validate the Channel and retry
0002/202		Invalid transaction_id.Please enter valid transaction_id and try again	Validate the transaction_id and retry
0001/202		Invalid otp.Please enter valid otp and try again	Validate the otp and retry
0040/202		Invalid otp_transaction_id, Please enter valid otp_transaction_id and try again	Validate the otp transaction id and retry
0001/401		Authorization is mandatory.Please enter and try again	Enter auth
401/401		Invalid Access Token	Enter valid access token
0004/202		It looks like you have exhausted your wrong OTP limit. Please try again later.	If the otplimit(Ex:3) exceeds
401/401	-	Missing Channel	Enter valid channel and retry.
0013/202	-	Sorry, we could not process your application	Check Redis connection
0005/202	-	OTP expired! Don't worry; simply request a new OTP.	Enter otp before it expires.

0002/202	-	The OTP doesn't match. Please retry.	Enter valid otp and try again
202/202	-	Please generate new one-time password and try again	Verification Bank API issue
0003/202	-	CASA: API Back-end Service Not Available or Timed-out	Once the CASA API is UP, can try the scenario again.(Bank CASA API DOWN)
400/400	-	OVL01: API TIMEOUT ERROR OVL02: API TIMEOUT ERROR	Once the API is up, can try the scenario again.(Aadhar Dedupe API down)
400/400 Or 0003/500	-	API Back-end Service Not Available or Timed-out LVO01: API TIMEOUT ERROR LVO: API TIMEOUT ERROR	Check logs
0003/400	-	OVL: Connectionref Error at E2FA	Once the API is up, can try the scenario again.
0003/202	-	OBRH ACCESS TOKEN API ISSUE	Access Token generation API issue, retry once the API is up
0003/202	-	MULE01: MULE API CONNECTOR ERROR	Check logs and retry
0003/202	-	MULE02: MULE API ISSUE	Data screening API issue, retry once API is up.
400/400	-	Journey will be drop	Data screening API status is CONFIRMED and customer is blocked

DB Addition

Table	Columns
Master customer	Is_existing_customer Is_name_verified Aadhaar_reference_number mule_status

EKYC Redirection API

Overview

This API sends a DAP page static url,datetime and saves the journey_reference_no, datetime in the db when we send the response to the partner.

Ex API	HDFC API
Experince Ekyc Redirection /api/v3/ekyc/ekyc-redirection	DAP static url https://dapuat1.hdfcbank.com/HDFCDigitalAadhaar/AadhaarIntegration/InitiateRequest

- Using journey_reference_no, and access token received through Verification OTP API, and using journey parameter ekyc redirection api will be called.
- Ekyc redirection api validates the access token(JWT) by decoding it, using jwt secret key .
- If decoding is successful then the consent code is validated. Its value will be verified against the database, if matches then will proceed with the api else will return the error response. Here consent code is optional.
- Validate the journey field entered, if the journey field is not existing then return the error response.
- journey_reference_no will be validated against db values, if matches then will continue or will return the error response.
- Here application_id will be created in the database(fixed_deposit_application table) if application_id is not existing in the database for a journey_reference_no mentioned in the request body.
- Save the current journey status i.e "EKYC_INITIATED" in the database((fixed_deposit_application table).
- Once above all validations are completed then we will save the journey_reference_no, current datetime in the database.
- Then send the DAP page static url and datetime saved in the database as a response to the partner.

Header Parameters

Field	Mandatory	Data Type	Description	Comment
channel	Y	string	Field to identify a partner. Will be shared during access of API	Ex: SETU
transactionId	Y	string	unique number for traceability through the flow	Ex:abcdef
access_token	Y	String	Access token for Authorization of API	<p>Note: Partner will send the access_token in header and API Gateway to accept and pass the same as "Authorization" header to backend</p> <p>Ex:</p> <p>eyJ0eXAiOiJKV1QiLCJhbGciOiJIUzI1NiJ9.eyJmcmVzaCI6ZmFsc2UsImhhdCI6MTcxOTYyMzA5OCwianRpljoiYTUxMGY3YWQtZjUwOC00OTM4LWJhYTAtZmYwMTI0OWQ3YzMyliwidHlwZSI6ImFjY2VzcyIsInN1YiI6IjA2NzMwNDFmLTViYzMtNDVjNC04ZjZjLTBhZTNhMmM1Mjk2NCIsIm5iZiI6MTcxOTYyMzA5OCwiY3NyZiI6IjgwMDBINzY4LWVjZmUtNGFkZC1hMGMyLWI2NzUzNGM3OGY2NSIsImV4cCI6MTcxOTYyNjY5OH0.SEGzf_Cg0y1mp2j_5HFfo1PxW3mqzzywV3tiQ4DKAgw</p>
scope	Y	varchar	Field to identify a partner. Will be shared during access of API	EX: SETU

Request Parameters

Field	Mandatory	Data Type	Description	Comment
journey_reference_no	Y	string	journey_reference_no to be entered by customer	Ex:0673041f-5bc3-45c4-8f6c-0ae3a2c52964
ekyc_consent_code	N	string	Ekyc consent code	Ex:AADHAAR_OTP
journey	Y	varchar (10)	parameters to identify the journey	EX: SA

Response Parameters

Field	Mandatory	Data Type	Description Comment
datetime_of_static_url_sent	Y	Datetime object	Wed, 03 Jul 2024 15:49:52 GMT
static_page_url	Y	String	https://dapuat1.hdfcbank.com/HDFCDigitalAadhaar/AadhaarIntegration/InitiateRequest

Sample request and response

	Request	Response
EKYC redirection api	<pre>{ "journey_reference_no": "0673041f-5bc3-45c4-8f6c-0ae3a2c52964", "ekyc_consent_code": "AADHAAR_OTP", "journey": "SA" }</pre>	<pre>{ "data": { "datetime_of_static_url_sent": "Fri, 05 Jul 2024 14:31:01 GMT", "static_page_url": "https://dapuat1.hdfcbank.com/HDFCDigitalAadhaar/AadhaarIntegration/InitiateRequest" }, "message": "Successfully returned the DAP static page url ", "response_code": 200 }</pre>

Error Codes

BE Error Code	FE Error Code	Scenarios	Next steps
401/401		Missing Authorization Header	Please enter valid access token
0001/202	-	Missing journey_reference_no.	Validate the request parameter and retry.

0001/20 2	-	Consent code is not matching	Enter valid consent code and retry
401/401	-	Invalid access token.	Enter valid access token.
401/401		token expired	Enter valid access token(regenerate the token).
0002/20 2	-	Datetime is not saved in db when we sent the static url	Datetime is not saved in db check log when we sent the static url and retry.
0002/20 2	-	Invalid journey_reference_no.Please enter string value and try again	Journey reference number is not valid,enter valid journey reference number and try again
0001/20 2		journey_reference_no is not matching	Journey reference number is not valid,enter valid journey reference number and try again

0002/202		Journey is missing,please enter valid journey	Please enter a valid journey.
0002/202	-	Invalid channel.Please enter valid channel and try again	Please enter valid channel.
0002/202	-	Invalid journey.Please enter valid journey and try again	Please enter valid journey
500/500	-	Error occurred during sending ekyc redirection link.	Timeout error. Null values in request/response.or some parameters in response are missing. Check the response code and message from the URL whether it is 200 or not.
401/401		Missing transactionId	Please enter valid transactionId.

DB Addition

Table	Columns
dap_static_link_share_history	id,customer_id,link_sent_datetime

customer_id in dap_static_link_share_history table will be a foreign key, which will refer to the value of master_customer's customer_id value.

EKYC Status Inquire API

Overview

This API gets aadhaar vault data using aadhaar reference number sent by a partner and checks whether ekyc is successful. Then does the Aadhaar dedupe check based on aadhaar reference number, if customer is existing to bank then pan/aadhaar name match and mobile link to aadhaar will not be done. If the customer is new to the bank then a mobile link to aadhaar and pan/aadhaar name match will be done.

Ex API	HDFC API
Experince ekyc-status-inquire /api/v3/ekyc/ekyc-status-inquire	AADHAAR_AUX_URL https://api-uat.hdfcbank.com/OBPAPI/com.ofss.fc.cz.hdfc.obp.aadhaarvault.webservice/GetAuxDataRestWrapperService/getAuxData AADHAAR_DEDUPE_URL https://api-uat.hdfcbank.com/OBPAPI/com.ofss.fc.cz.hdfc.obp.webservice/CustAndAcctDtIsInq/CustomAndAccountDetailsInquiryRestWrapperService GET_AADHAR_API_URL https://api-uat.hdfcbank.com/OBPAPI/com.ofss.fc.cz.hdfc.obp.aadhaarvault.webservice/GetAadhaarRestWrapperService/getAadhaar AADHAAR_PAN_NAME_MATCH_URL https://api-uat.hdfcbank.com/SOAAPISilver/Posidex_Address_Match/ProxyService/PS_PrimeVerService MOBILE_URL https://api-uat.hdfcbank.com/SOAAPISilver/uidai-ekyc/ProxyService/PS_eKYCMobileValidation

19. Using journey_reference_no,aadhaar_reference_number,rrn_no,journey and

access token received through Verification OTP API ekyc status inquire api will be invoked.

20. Ekyc status inquiry api validates the access token(JWT) by decoding it,using jwt secret key .
21. If decoding is successful then the journey will be continued else it will be dropped.
22. Validate the journey field entered,if the journey field is not existing then return the error response.
23. journey_reference_no will be validated against db values,if matches then will continue or will return the error response.
24. Read the journey status from the journey reference table(fixed_deposit_applcation),if it is "EKYC_INITIATED" then continue with the journey,else throw the error message that the journey is not "EKYC_INITIATED".
25. Aadhaar reference number will be validated,if none then journey will get ended else will continue with journey.

Flow:

Db_table:customer_aadhaar_details table.

Db_table_address:customer_address

Db_table_journey:fixed_deposit_applcation

We have 4 ekyc completion stages:

- ekyc_completed
- etb_checked
- mobile_linked_to_aadhaar
- pan_aadhaar_name_match

3 flags for status update:

- is_etb_checked
- is_mobile_linked_to_aadhaar
- is_pan_aadhaar_name_match

Case 1:

1. journey_reference_no not existing in Db_table.

2. Now we have to read ekyc verified details from aadhaar vault,using aadhaar_aux_data api.It includes aadhaar address,name,dob,gender,photo.
3. All this needs to be saved in Db_table,Db_table_address. Db_table_address stores address,remaining will be saved in Db_table.
4. Now among the ekyc completion stage ekyc_completed stage is completed,this needs to be saved in Db_table.
5. Now ekyc completion stage ekyc_completed needs to be saved in db.
6. Next we will check for aadhaar dedupe.If customer is etb then will update the ekyc completion stage as etb_checked.
7. If the customer is etb, then update the is_etb_checked as true,else false.
8. Now we don't have to do the mobile_linked_to_aadhaar,pan_aadhaar_name_match validations.
9. Now in the fixed deposit table we have to update the journey_status as EKYC_VERIFIED.
10. Now send the success response,which contains address,name,dob,gender and is_etb_checked status.
11. If the customer is not etb,then we will update the ekyc completion stage as etb_checked. And is_etb_checked status as false.
12. Next validation will be pan_aadhaar_name_match. Check whether pan and aadhaar name matches. If match % is greater than 70% then it is true else false.
13. Now set this true or false value to is_pan_aadhaar_name_match flag.
14. Now we will update the ekyc completion stage as pan_aadhaar_name_match.
15. To do the mobile number link to aadhaar validation,we need aadhaar number,which we get by passing aadhaar_reference_number to the get_aadhaar_api.
16. Now we have to do mobile_linked_to_aadhaar validation. If it is true then is_mobile_linked_to_aadhaar status will be updated as true else false.
17. Now we will update the ekyc completion stage as mobile_linked_to_aadhaar.
18. Now in the Db_table_journey we have to update the journey_status as EKYC_VERIFIED.
19. Now send the success response,which contains address,name,dob,gender and is_etb_checked status,is_mobile_linked_to_aadhaar and is_pan_aadhaar_name_match.

Case2:

20. journey_reference_no is present in Db_table.
21. Now check whether ekyc completion stage value,if value present then do below process
 - a. Any one of the values among 4 ekyc completion stages will be present.
 - b. If ekyc completion stage is ekyc_completed then we don't have to fetch ekyc verification data from aadhaar vault. Just read the name,dob,gender,photo from Db_table and address from customer_address table.
22. As we are saving ekyc stage completion value in Db_table,we can resume the journey from the next stage which is saved in Db_table.
23. For example if in Db_table ekyc stage is ekyc_completed then we have to do remaining validations like
 - a. Etb_checked
 - b. Pan_aadhaar_name_match
 - c. Mobile_linked_to_aadhaar
24. If is_etb_checked is true, then the customer will be etb,then skip validations pan_aadhaar_name_match and mobile_linked_to_aadhaar.
25. Save the is_etb_checked flag to Db_table.
26. Update the journey status as EKYC_VERIFIED.
27. Now send the success response,which contains address,name,dob,gender and is_etb_checked status.
28. If is_etb_checked is false,then follow the steps from 12-19 in case1.
29. If in Db_table ekyc stage is Etb_checked, then we have to do remaining validations like Pan_aadhaar_name_match,mobile_linked_to_aadhaar.
30. If is_etb_checked is true, then the customer will be etb,then skip validations pan_aadhaar_name_match and mobile_linked_to_aadhaar.
31. Update the journey status as EKYC_VERIFIED.
32. Now send the success response,which contains address,name,dob,gender and is_etb_checked status.
33. If etb_checked is false,then follow the steps from 12-19 in case1.
34. If in Db_table ekyc stage is pan_aadhaar_name_match, then we have to do remaining validations like mobile_linked_to_aadhaar.
35. Now read the ekyc details(name,dob,gender,photo) from Db_table and address from customer_address table.
36. Also read the status flags is_etb_checked,is_pan_aadhaar_name_match.
37. Inorder to do mobile validation we need aadhaar number,which we get using get

aadhaar api.

38. Now do the mobile_linked_to_aadhaar validation. Update the flag status is_mobile_linked_to_aadhaar to Db_table.
39. Also ekyc completion stage to mobile_linked_to_aadhaar.
40. Update the journey status as EKYC_VERIFIED.
41. Now send the success response, which contains address, name, dob, gender and is_etb_checked status, is_mobile_linked_to_aadhaar and is_pan_aadhaar_name_match.
42. If in Db_table ekyc stage is Mobile_linked_to_aadhaar then read all the 3 flag status from db such as is_etb_checked, is_pan_aadhaar_name_match, is_mobile_linked_to_aadhaar.
43. Update the journey status as EKYC_VERIFIED.
44. Now send the success response, which contains address, name, dob, gender and is_etb_checked status, is_mobile_linked_to_aadhaar and is_pan_aadhaar_name_match.
45. If ekyc completion stage value is not existing in Db_table then follow all steps in case1.
46. Except if the customer is found to be etb, we don't generate prn tag. else we have to generate prn tag and call the crm api.
47. Procedure to generate prn tag as follows.
48. Convert the photo data in base64 format to image format.
49. A template will be used for creating aadhaar pdf, which will be in docx format.
50. Template values will be updated with the values extracted from aadhaar vault data.
51. Docx template will be converted to pdf format.
52. Pdf data will be converted to base64 string format.
53. Then base64 string format will be encoded and saved in customer aadhaar details table.
54. Then crm api will be invoked which will use photo and prn tag to generate aadhaar pdf.

Header Parameters

Field	Mandatory	Data Type	Description	Comment

channel	Y	string	Field to identify a partner. Will be shared during access of API	Ex: SETU
transactionId	Y	string	unique number for traceability through the flow	Ex:abcdef
access_token	Y	String	Access token for Authorization of API	<p>Ex:</p> <pre>eyJ0eXAiOiJKV1QiLCJhbGciOiJIUzI1NiJ9.eyJmcmVzaCI6ZmFsc2UsImhhbmMtcxOTYyMzA5OCwianRpljoiYTUxMGY3YWQztZjUwOC00OTM4LWJhYTAtZmYwMTI0OWQ3YzMylwiwidHlwZSI6ImFjY2VzcylslbnN1Yil6ljA2NzMwNDFmLTViYzMtNDVjNC04ZjZjLTBhZTZhMmM1Mjk2NCIsIm5iZil6MTcxOTYyMzA5OCwiY3NyZil6lmgwMDBINzM4LWVjZmUtNGFkZC1hMGMyLWI2NzUzNGM3OGY2NSIsImV4cCI6MTcxOTYyNjY5OH0.SEGzf_Cg0y1mp2j_5HFfo1PxW3mqzzywV3tiQ4DKAgw</pre> <p>Note: Partner will send the access_token in header and API Gateway to accept and pass the same as “Authorization” header to backend</p>
scope	Y	varchar	Field to identify a partner. Will be shared during access of API	EX: SETU

Request Parameters

Field	Mandatory	Data Type	Description	Comment
journey_reference_no	Y	string	journey_reference_no to be entered by customer	Ex:0673041f-5bc3-45c4-8f6c-0ae3a2c52964
aadhaar_reference_number	Y	string	Aadhaar reference number	Ex:169745236341
rrn_no	Y	string	RRN number	020502139210
journey	Y	varchar (10)	parameters to identify the journey	EX: SA
lang_type	Y	varchar	Language Type	Ex: English
lang_version	Y	varchar	Language Version	Ex: ENG.V002

consent_d atetime	Y	Date and time	Consent Date and Time	Ex: 29-08-2024 12:58:35
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Response Parameters

Field	Mandatory	Data Type	Description Comment
ekyc_completion	Y	String	Success
aadhaar_fullname	Y	String	Anmol Singal
aadhaar_dob	Y	String	20-10-1995
aadhaar_gender	Y	String	M
address1	Y	String	A.W.H.O. COLONY AMBABARI Jaipur
address2	N	String	-

address3	N	string	-
city	Y	string	JAIPUR
country	Y	string	India
is_etb_checked	Y	string	Y/N
is_mobile_no_linked_to_aadhaar	N	string	Y/N
is_pan_aadhaar_name_matched	N	string	Y/N
pincode	Y	string	302023
state	Y	string	Rajasthan

Sample request and response

	Request	Response
EKYC status inquire api	<pre>{ "journey_reference_no": "f4f841d8-249f-414a-9cdb-f885da63ee4c", "aadhaar_reference_number": "169745236341", "rrn_no": "020502139210", "journey": "sa", "lang_type": "English", "lang_version": "ENG.V002", "consent_datetime": "29-08-2024 12:58:35"} </pre>	<pre>If is_etb_checked = N: "data": { "aadhaar_dob": "20-10-1995", "aadhaar_fullname": "Anmol Singal", "aadhaar_gender": "M", "address1": "A.W.H.O. COLONY AMBABARI Jaipur", "address2": null, "address3": null, "city": "JAIPUR", "country": "India", "ekyc_completion": "Success", "is_etb_checked": "N", "is_mobile_no_linked_to_aadhaar": "N", "is_pan_aadhaar_name_matched": "N", "pincode": "302023", "state": "Rajasthan" }, "message": "Success", "response_code": 200 } If is_etb_checked = Y: { "data": { "is_etb_checked": "Y" } } </pre>

		<pre>}, "message": "Success", "response_code": 200 }</pre>
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Error Codes

BE Error Code	FE Error Code	Scenarios	Next steps
0002/202	-	Invalid rrn number.Please enter string value and try again	Please enter the valid rrn
0001/202		Missing rrn_number	Please enter a valid rrn number.
0001/202	-	Missing aadhaar_reference_number	Enter Valid aadhaar_reference_number and try again
0001/202	-	Missing journey_reference_no	Enter valid journey_reference_no and retry

0002/202	-	Invalid journey_reference_no.Please enter string value and try again	Enter valid journey_reference_no.
401/401	-	Missing transactionId	Please enter valid transactionId.
0002/202	-	Invalid channel.Please enter valid channel and try again	Please enter a valid channel.
0002/202		Journey is missing,please enter valid journey	Please enter valid journey
0002/202	-	Invalid journey.Please enter valid journey and try again	Please enter valid journey
0003/202		Invalid aadhaar_reference_number/rn_no.Please enter valid aadhaar_reference_number/rn_no and try again	Entered aadhaar reference number /rn is not present in db

0001/202		Journey status is not EKYC_INITIATED	Please execute the ekyc-redirection api,then try again.
401/401	-	Missing Authorization Header	Please enter valid token
500/500	-	EVA: PAN and Aadhaar api error	Bank api is down please try after sometime.
500/500		Get etb_check api error	Bank api is down please try after sometime.
0002/202		Below 18 years	Please check the logs
0002/202		Invalid aadhaar_reference_number. Please enter string value and try again	Please enter valid aadhaar_reference_number.
0002/202		Journey is missing,please enter valid journey	Journey field is missing please enter valid journey
500/500		EKYC validation failed	Something went wrong in the api,please check logs.

500/500		Aadhaar aux data api error	Bank api down,please check after sometime
500/500		Ekyc status inquire api error	Something went wrong in api,please check logs.
0003/500		AUX DATA: Invalid Dob Format	Bank API issue
0001/202		lang_type is mandatory.Please enter and try again	Lang Type is mandatory
0001/202		lang_version is mandatory.Please enter and try again	Lang version is mandatory
0001/202		consent_datetime is mandatory.Please enter and try again	Consent date time is mandatory
0002/202		Invalid lang_type.Please enter valid lang_type and try again	If you enter special character or none
0002/202		Invalid lang_version.Please enter valid lang_version and try again	if you enter special character or none
0002/202		Invalid consent_datetime.Please enter valid consent_datetime and try again	If you enter other than YY-MM-DD HH:MM:SS This format

Table	Columns
customer_aadhaar_details	ekyc_completion_stage,is_pan_aadhaar_name_matched,is_etb,lang_type,lang_version,consent_datetime

EKYC Redirection API V2

Overview

This API sends a dynamic page url,datetime and saves the journey_reference_no,datetime,dynamic_url,kyc_journey_id in the db when we send the response to the partner.

Ex API	HDFC API
Experince Ekyc Redirection /api/v3/ekyc/ekyc-redirection-v2	EKYC Engine Dynamic URL https://10.226.163.44:5142/KYCEngine/ProxyService/v1/PS_InitiateSyncKycRequest

1. Using journey_reference_no, and access token received through Verification OTP API,and using journey parameter ekyc redirection api will be called.
2. Ekyc redirection api validates the access token(JWT) by decoding it,using jwt secret key .
3. If decoding is successful then the consent code is validated. Its value will be verified against the database,if matches then will proceed with the api else will return the error response.Here consent code is optional.
4. Validate the journey field entered,if the journey field is not existing then return the error response.
5. journey_reference_no will be validated against db values,if matches then will continue or will return the error response.
6. Here application_id will be created in the database(fixed_deposit_application table) if application_id is not existing in the database for a journey_reference_no mentioned in the request body.

7. Save the current journey status i.e “EKYC_INITIATED” in the database((fixed_deposit_application table).
8. Once above all validations are completed then we will call EKYC engine dynamic link generation API and will save the journey_reference_no, current datetime, dynamic_link, kyc_journey_id in the database.
9. Then send the ekyc engine dynamic URL, kyc_journey_id and datetime saved in the database and dynamic URL, kyc_journey_id will be given as a response to the partner.

Header Parameters

Field	Mandatory	Data Type	Description	Comment
channel	Y	string	Field to identify a partner. Will be shared during access of API	Ex: SETU
transactionId	Y	string	unique number for traceability through the flow	Ex:abcdef
access_token	Y	String	Access token for Authorization of API	<p>Note: Partner will send the access_token in header and API Gateway to accept and pass the same as “Authorization” header to backend</p> <p>Ex:</p> <p>eyJ0eXAiOiJKV1QiLCJhbGciOiJIUzI1NiJ9.eyJmcmVzaCI6ZmFsc2UsImhhdCI6MTcxOTYyMzA5OCwianRpljoiYTUxMGY3YWQtZjUwOC00OTM4LWJhYTAtZmYwMTI0OWQ3YzMyIiwidHlwZSI6ImFjY2VzcyIsInN1Yil6IjA2NzMwNDFmLTViYzMtNDVjNC04ZjZjLTBhZTNhMmM1Mjk2NCIsIm5iZiI6MTcxOTYyMzA5OCwiY3NyZiI6IjgwMDBINzY4LWVjZmUtNGFkZC1hMGMyLWI2NzUzNGM3OGY2NSIsImV4cCI6MTcxOTYyNjY5OH0.SEGzf</p>

				_Cg0y1mp2j_5HFfo1PxW3mqzzywV3tiQ4DKAgw
scope	Y	varchar	Field to identify a partner. Will be shared during access of API	EX: SETU

Request Parameters

Field	Mandatory	Data Type	Description	Comment
journey_reference_no	Y	string	journey_reference_no to be entered by customer	Ex:0673041f-5bc3-45c4-8f6c-0ae3a2c52964
ekyc_consent_code	N	string	Ekyc consent code	Ex:AADHAAR_OTP
journey	Y	varchar (10)	parameters to identify the journey	EX: SA

Response Parameters

Field	Mandatory	Data Type	Description Comment
KycJourneyId	Y	String	D19092025159160

kycengine_page_dynamic_url	Y	String	https://pehchaan-uat2.hdfcbank.com:443/kycengine/ekyc?jid=H%2Bs6Q2%2BONAHeDR0k5bHp%2F%2F1tRMA0ngnSgobgL6y2groHUZN%2FEdQMsVVRqBPPBH7SABQpOmc6Z%2B23a0OsBy8RNFY4g6OaGO0PetnEh2rR77nW7xnBnIrYgyAxz9T28xmehEb2ZSniu1n0cvzE9HlqA6kGH2P5Ncs3n9YTQYmBW4J5zl5%2BBBPGyNratOKh0fmWEfrtx9Q%2F70Co6pd0JYRQS%2FgRvtyA4IL5QBIHOdfTVi3zlpm5rTdKsFMTBNACYCzudKJlz2%2BkiMp209rGQCX%2Bc9kR0scvUAQe glZjecjouqAkYzIWlix0dztfGGa%2Bc7Co9IVgvKRI%2BmRw9t%2BCRuvESxfCTt0YwUX3Nn62kRdgaljthnbfpTzkC4pT42pUiKI7uZKCSaTZ2KD%2BQAcA3z4uCAN6prd4Bxa3NvwOSxss4Q0%3D
message	Y	String	Successfully returned the kycengine url
response_code	Y	Integer	200

Sample request and response

	Request	Response
EKYC redirection api	{ "journey_reference_no":	{ "data": {

	<pre>"c66d6af2-6115-44d2-ad7d-ec2e63a43c21", "journey": "SA" }</pre>	<pre>"KycJourneyId": "D19092025159160", "kycengine_page_dynamic_url": "https://pehchaan-uat2.hdfcbank.com:443/kycengine/ekyc?jid=H%2Bs6Q2%2BONAHeDR0k5bHp%2F%2F1tRMA0ngnSgobgL6y2groHUZN%2FEdQMsVVRqBPPBH7SABQpOmc6Z%2B23a0OsBy8RNFY4g6OaGO0PetnEh2rR77nW7xnBnlrYgyAxz9T28xmehEb2ZSniu1n0cvzE9HlqA6kGH2P5Ncs3n9YTQYmBW4J5zl5%2BBBPGyNratOKh0fmWEfrtx9Q%2F70Co6pd0JYRQS%2FgRvtyA4IL5QBIHOdfTVi3zlpm5rTdKsFMTBNACYCzudKJlz2%2BkiMp209rGQCX%2Bc9kR0scvUAQeglZjecjouqAkYzIWlix0dztfGGa%2Bc7Co9IVgvKRI%2BmRw9t%2BCRuvESxfCTt0YwUX3Nn62kRdgaljthnbfpTzkC4pT42pUiKI7uZKCSaTZ2KD%2BQAcA3z4uCAAn6prd4Bxa3NvwOSxss4Q0%3D" }, "message": "Successfully returned the kycengine url ", "response_code": 200 }</pre>
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Error Codes

BE Error Code	FE Error Code	Scenarios	Next steps
401/401		Missing Authorization Header	Please enter valid access token
0001/202	-	Missing journey_reference_no.	Validate the request parameter and retry.
0001/202	-	Consent code is not matching	Enter valid consent code and retry
401/401	-	Invalid access token.	Enter valid access token.
401/401		token expired	Enter valid access token(regenerate the token).
0002/202	-	Invalid journey_reference_no.Please enter string value and try again	Journey reference number is not valid,enter valid journey reference number and try again

0001/20 2		journey_reference_no is not matching	Journey reference number is not valid,enter valid journey reference number and try again
0002/20 2		Journey is missing,please enter valid journey	Please enter a valid journey.
0002/202	-	Invalid channel.Please enter valid channel and try again	Please enter valid channel.
0002/202	-	Invalid journey.Please enter valid journey and try again	Please enter valid journey
401/401	-	Missing transactionId	Please enter valid transactionId.
202	-	Ekyc engine url generation failed	KYC Engine API issue, please re-try

0002/202	-	Datetime/KycJourneyId/url is not saved in db when we sent the kycengine url	Data storage in DB is failed
500	-	Error occurred during sending kycengine url: <error message>	Internal server error due to exception or bank api issue

DB Addition

Table	Columns
dap_static_link_share_history	id,customer_id,link_sent_datetime,dynamic_link,kyc_journey_id

customer_id in dap_static_link_share_history table will be a foreign key, which will refer to the value of master_customer's customer_id value.

EKYC Status Inquire API V2

Overview

This API gets aadhaar data using the recent kyc_journey_id using the journey_reference_no sent by a partner and checks whether ekyc is successful if callback is not [received](#). If callback is received then the ekyc details will be taken from DB. Then does the Aadhaar dedupe check based on aadhaar reference number, if customer is existing to bank then pan/aadhaar name match and mobile link to aadhaar will not be done. If the customer is new to the bank then a mobile link to aadhaar and pan/aadhaar name match will be done.

Ex API	HDFC API
Experince ekyc-status-inquire /api/v3/ekyc/ekyc-status-inquire-v2	EKYC_ENGINE_URL https://pehchaan-uat2.hdfcbank.com:443/kycengine/kyc-cust-enquiry/v1/getKycStatusDetails AADHAAR_DEDUPE_URL https://api-uat.hdfcbank.com/OBPAPI/com.ofss.fc.cz.hdfc.obp.webservice/CustAndAcctDtIsInq/CustomerAndAccountDetailsInquiryRestWrapperService GET_AADHAR_API_URL https://api-uat.hdfcbank.com/OBPAPI/com.ofss.fc.cz.hdfc.obp.aadhaarvault.webservice/GetAadhaarRestWrapperService/getAadhaar AADHAAR_PAN_NAME_MATCH_URL https://api-uat.hdfcbank.com/SOAAPISilver/Posidex_Address_Match/ProxyService/PS_PrimeVerService MOBILE_URL https://api-uat.hdfcbank.com/SOAAPISilver/uidai-ekyc/ProxyService/PS_eKYCMobileValidation

1. Using journey_reference_no, journey and access token received through Verification OTP API ekyc engine ekyc status inquire api will be invoked.
2. Ekyc engine status inquiry api validates the access token((JWT) by decoding it, using jwt secret key .
3. If decoding is successful then the journey will be continued else it will be dropped.
4. Validate the journey field entered, if the journey field is not existing then return the error response.
5. journey_reference_no will be validated against db values, if matches then will continue or will return the error response.
6. Read the journey status from the journey reference

table(fixed_deposit_applcation),if it is "EKYC_INITIATED" then continue with the journey,else throw the error message that the journey is not "EKYC_INITIATED".

Flow:

Db_table_link:dap_static_link_share_history table.

Db_table:customer_aadhaar_details table.

Db_table_address:customer_address

Db_table_journey:fixed_deposit_applcation

We have 4 ekyc completion stages:

- ekyc_completed
- etb_checked
- mobile_linked_to_aadhaar
- pan_aadhaar_name_match

3 flags for status update:

- is_etb_checked
- is_mobile_linked_to_aadhaar
- is_pan_aadhaar_name_match

Case 1:

Callback not received and journey_reference_no not existing in Db_table.

1. Now we have to read ekyc verified details from ekyc engine,using ekyc engine status enquiry api.It includes aadhaar address,name,dob,gender,photo and kyc journey id.
2. All this needs to be saved in Db_table,Db_table_address. Db_table_address stores address,remaining will be saved in Db_table.
3. Now among the ekyc completion stage ekyc_completed stage is completed,this needs to be saved in Db_table.
4. Now ekyc completion stage ekyc_completed needs to be saved in db.
5. Next we will check for aadhaar dedupe.If customer is etb then will update the ekyc completion stage as etb_checked.
6. If the customer is etb, then update the is_etb_checked as true,else false.
7. Now we don't have to do the

mobile_linked_to_aadhaar,pan_aadhaar_name_match validations.

8. Now in the fixed deposit table we have to update the journey_status as EKYC_VERIFIED.
9. Now send the success response,which contains address,name,dob,gender and is_etb_checked status.
10. If the customer is not etb,then we will update the ekyc completion stage as etb_checked. And is_etb_checked status as false.
11. Next validation will be pan_aadhaar_name_match. Check whether pan and aadhaar name matches. If match % is greater than 70% then it is true else false.
12. Now set this true or false value to is_pan_aadhaar_name_match flag.
13. Now we will update the ekyc completion stage as pan_aadhaar_name_match.
14. To do the mobile number link to aadhaar validation,we need aadhaar number,which we get by passing aadhaar_reference_number to the get_aadhaar_api.
15. Now we have to do mobile_linked_to_aadhaar validation. If it is true then is_mobile_linked_to_aadhaar status will be updated as true else false.
16. Now we will update the ekyc completion stage as mobile_linked_to_aadhaar.
17. Now in the Db_table_journey we have to update the journey_status as EKYC_VERIFIED.
18. Now send the success response,which contains address,name,dob,gender and is_etb_checked status,is_mobile_linked_to_aadhaar and is_pan_aadhaar_name_match.

Case2:

Callback received and journey_reference_no is present in Db_table.

1. Now check whether ekyc completion stage value,if value present then do below process
 - a. Any one of the values among 4 ekyc completion stages will be present.
 - b. If ekyc completion stage is ekyc_completed then we don't have to fetch ekyc verification data from aadhaar vault. Just read the name,dob,gender,photo from Db_table and address from customer_address table.
2. As we are saving ekyc stage completion value in Db_table,we can resume the journey from the next stage which is saved in Db_table.
3. For example if in Db_table ekyc stage is ekyc_completed then we have to do

remaining validations like

- a. Etb_checked
 - b. Pan_aadhaar_name_match
 - c. Mobile_linked_to_aadhaar
4. If is_etb_checked is true, then the customer will be etb, then skip validations pan_aadhaar_name_match and mobile_linked_to_aadhaar.
 5. Save the is_etb_checked flag to Db_table.
 6. Update the journey status as EKYC_VERIFIED.
 7. Now send the success response, which contains address, name, dob, gender and is_etb_checked status.
 8. If is_etb_checked is false, then follow the steps from 11-18 in case1.
 9. If in Db_table ekyc stage is Etb_checked, then we have to do remaining validations like Pan_aadhaar_name_match, mobile_linked_to_aadhaar.
 10. If is_etb_checked is true, then the customer will be etb, then skip validations pan_aadhaar_name_match and mobile_linked_to_aadhaar.
 11. Update the journey status as EKYC_VERIFIED.
 12. Now send the success response, which contains address, name, dob, gender and is_etb_checked status.
 13. If etb_checked is false, then follow the steps from 11-18 in case1.
 14. If in Db_table ekyc stage is pan_aadhaar_name_match, then we have to do remaining validations like mobile_linked_to_aadhaar.
 15. Now read the ekyc details (name, dob, gender, photo) from Db_table and address from customer_address table.
 16. Also read the status flags is_etb_checked, is_pan_aadhaar_name_match.
 17. In order to do mobile validation we need aadhaar number, which we get using get_aadhaar api.
 18. Now do the mobile_linked_to_aadhaar validation. Update the flag status is_mobile_linked_to_aadhaar to Db_table.
 19. Also ekyc completion stage to mobile_linked_to_aadhaar.
 20. Update the journey status as EKYC_VERIFIED.
 21. Now send the success response, which contains address, name, dob, gender and is_etb_checked status, is_mobile_linked_to_aadhaar and is_pan_aadhaar_name_match.
 22. If in Db_table ekyc stage is Mobile_linked_to_aadhaar then read all the 3 flag status from db such as, is_etb_checked, is_pan_aadhaar_name_match, is_mobile_linked_to_aadhaar.

23. Update the journey status as EKYC_VERIFIED.
24. Now send the success response, which contains address, name, dob, gender and is_etb_checked status, is_mobile_linked_to_aadhaar and is_pan_aadhaar_name_match.
25. If ekyc completion stage value is not existing in Db_table then follow all steps in case1.
26. Then crm api will be invoked which will use photo and prn tag received from the callback. If the callback of doc update is not successful then error message will be given in response to the partner

Header Parameters

Field	Mandatory	Data Type	Description	Comment
channel	Y	string	Field to identify a partner. Will be shared during access of API	Ex: SETU
transactionId	Y	string	unique number for traceability through the flow	Ex: abcdef
access_token	Y	String	Access token for Authorization of API	Ex: eyJ0eXAiOiJKV1QiLCJhbGciOiJIUzI1NiJ9.eyJmcmVzaCI6ZmFsc2UsImhhdCI6MTcxOTYyMzA5OCwianRpljoiYTUxMGY3YWQzZjUwOC00OTM4LWJhYTAtZmYwMTI0OWQ3YzMyIiwidHlwZSI6ImFjY2VzcyIsInN1Yil6IjA2NzMwNDZmLTViYzMtNDVjNC04ZjZjLTBhZTNhMmM1Mjk2NCIsIm5iZil6MTcxOTYyMzA5OCwiy3NyZil6IjgwMDBINzA4LWVjZmUtNGFkZC1hMGMyLWI2NzUzNGM3OGY2NSlslmV4cCI6MTcxOTYyNjY5OH0.SEGzf_Cg0y1mp2j_5HFfo1PxW3mqzzywV3tiQ4DKAgw

				Note: Partner will send the access_token in header and API Gateway to accept and pass the same as "Authorization" header to backend
scope	Y	varchar	Field to identify a partner. Will be shared during access of API	EX: SETU

Request Parameters

Field	Mandatory	Data Type	Description	Comment
journey_reference_no	Y	string	journey_reference_no to be entered by customer	Ex:0673041f-5bc3-45c4-8f6c-0ae3a2c52964
journey	Y	varchar (10)	parameters to identify the journey	EX: SA
lang_type	N	varchar	Language Type	Ex: English
lang_version	N	varchar	Language Version	Ex: ENG.V002

consent_d atetime	N	Date and time	Consent Date and Time	Ex: 29-08-2024 12:58:35
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Response Parameters

Field	Mandatory	Data Type	Description Comment
ekyc_completion	Y	String	Success
aadhaar_fullname	Y	String	Anmol Singal
aadhaar_dob	Y	String	20-10-1995
aadhaar_gender	Y	String	M
address1	Y	String	A.W.H.O. COLONY AMBABARI Jaipur
address2	N	String	-

address3	N	string	-
city	Y	string	JAIPUR
country	Y	string	India
is_etb_checked	Y	string	Y/N
is_mobile_no_linked_to_aadhaar	N	string	Y/N
is_pan_aadhaar_name_matched	N	string	Y/N
pincode	Y	string	302023
state	Y	string	Rajasthan

care_of	Y	string	A.W.H.O. COLONY
building	Y	string	AMBABARI
district	Y	string	AMBABARI
landmark	Y	string	Near ABC Hospital
street	Y	string	ABC Street
email	Y	string	test@gmail.com
village_town_city	Y	string	THANE
ts_kyres	Y	string	2025-09-16 15:36:44

txn_no_kyres	Y	string	UKC:187453
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Sample request and response

	Request	Response
EKYC status inquire api	<pre>{ "journey_reference_no": "c66d6af2-6115-44d2-ad7d-ec2e63a43c21", "journey": "SA" }</pre>	<pre>If is_etb_checked = N: { "data": { "aadhaar_dob": "20/10/1990", "aadhaar_fullname": "Prathmesh Ashok More", "aadhaar_gender": "M", "address1": "SHREE VINAYAK CHS,6/42 VARTAK", "address2": "NAGAR THANE WEST Thane 400606", "address3": ",POLICE STATION LINE", "building": null, "care_of": null, "city": "THANE", "code_kyres": null, "country": null, "district": null, "ekyc_completion": "Success", "email": null, "is_etb_checked": "N", "is_mobile_no_linked_to_aadhaar":</pre>

		<pre>"N", "is_pan_aadhaar_name_matched": "N", "landmark": null, "locality": null, "pincode": "400606", "state": "MAHARASHTRA", "street": null, "ts_kyces": "2025-09-16 15:36:44", "txn_no_kyces": null, "village_town_city": "THANE" }, "message": "Success", "response_code": 200 } If is_etb_checked = Y: { "data": { "is_etb_checked": "Y" }, "message": "Success", "response_code": 200 }</pre>
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Error Codes

BE Error Code	FE Error Code	Scenarios	Next steps
0001/202	-	Missing journey_reference_no	Enter valid journey_reference_no and retry
0002/202	-	Invalid journey_reference_no. Please enter string value and try again	Enter valid journey_reference_no.
401/401	-	Missing transactionId	Please enter valid transactionId.
0002/202	-	Invalid channel. Please enter valid channel and try again	Please enter a valid channel.
0002/202		Journey is missing, please enter valid journey	Please enter valid journey

0002/202	-	Invalid journey.Please enter valid journey and try again	Please enter valid journey
0001/202		Journey status is not EKYC_INITIATED	Please execute the ekyc-redirection api,then try again.
401/401	-	Missing Authorization Header	Please enter valid token
500/500	-	EVA: PAN and Aadhaar api error	Bank api is down please try after sometime.
500/500		Get etb_check api error	Bank api is down please try after sometime.
0002/202		Below 18 years	Please check the logs
0002/202		Journey is missing,please enter valid journey	Journey field is missing please enter valid journey

500/500		EKYC validation failed	Something went wrong in the api,please check logs.
500/500		Ekyc status inquire api error	Something went wrong in api,please check logs.
0002/202		Invalid lang_type.Please enter valid lang_type and try again	If you enter special character or none
0002/202		Invalid lang_version.Please enter valid lang_version and try again	if you enter special character or none
0002/202		Invalid consent_datetime.Please enter valid consent_datetime and try again	If you enter other than YY-MM-DD HH:MM:SS This format
0002/202	-	Below 18years	Is the aadhaar dob is less than 18years
0002/202		EKYC Engine: Invalid Dob Format	Dob received from ekyc engine is having only year of birth
0002/202		Account opening can not be proceeded, due to blocked pin code.	Pincode received from aadhaar is in blocked list
0002/202		PRN value not updated to db	PRN doc update call back not received
500		Ekyc engine api error	EKYC engine status enquiry api is down
500		EVA: Ekyc status inquire api error	EKYC engine API error

0002/202		kyc_journey_id is not found	Kyc journey id is not found for the given journey reference number
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DB Addition

Table	Columns
customer_aadhaar_details	ekyc_completion_stage,is_pan_aadhaar_name_matched,is_etb,lang_type,lang_version,consent_datetime,kyc_journey_id,kyc_type,is_resident_foreigner,aadhaar_expiry_date

Master API

Overview

The master API provides comprehensive access to all types of master data.

Ex API	HDFC API
Experince master api /api/v3/account_activation_service/master	https://api-uat.hdfcbank.com/OBPAPI/com.ofss.fc.cz.hdfc.obp.webservice/SimulateTermDepositRestWrapper/simulate

- The master API dynamically returns various types of master data based on the request parameters
- It also integrates with the bank's API to fetch real-time fixed deposit (FD) interest rates. Upon receiving a request for FD interest rates, the master API retrieves the latest rates from the bank, stores them, and returns the updated information

Header Parameters

Field	Mandatory	Data Type	Description	Comment
channel	Y	varchar (10)	Field to identify a partner. Will be shared during access of API	Ex: SETU
transactionId	Y	varchar(40)	unique number for traceability through the flow	
scope	Y	varchar	Field to identify a partner. Will be shared during access of API	Ex: SETU

Request Parameters

Field	Mandatory	Data Type	Description	Comment
marital_status	N	varchar(1)	Marital status Y indicates to return all the types of martial status	Ex: { "marital_status":"Y" }
relation_ship	N	json	Relation_ship which indicates to return all the types of relationships	Ex: { "relation_ship":{ "relationship":"Y", "journey_reference_no":"f1c4f1a6-e38b-4444-971c-5ea964b5910e" } }

				}
city	N	json	City which indicates to return all the cities present	Ex: { "city": { "city_name": "Ud" } }
employee_type	N	varchar (1)	Employee type as Y indicates to return all the types of employee	Ex: { "employee_type": " Y" }
organization_type	N	varchar(1)	Organization type as Y indicates to return all the types of organization	Ex: { "organization_type": " Y" }
self_employed_professional	N	varchar (1)	Self_employed_professional type as Y indicates to return all the types of self_employed_professional	Ex: { "self_employed_professional": " Y" }
nature_of_business	N	varchar(1)	nature_of_business as Y indicates to return all the types of nature of business	EX: { "nature_of_business": " Y" }
annual_income	N	varchar(1)	Annual_income as Y indicates to return all the list of annual incomes available in master	EX: { "annual_income": " Y" }
residence_type	N	varchar(1)	Residence_type as Y indicates to return all the list of residence types available in master	Ex: { "residence_type": " Y"

				}
source_of_income	N	json	Source_of_income is a json which has employee_code which indicates to send source of income of employee code passed	EX: { "source_of_income": { "employee_code": 20 } }
firm_type	N	varchar(1)	firm_type as Y indicates to return all the list of firm types available in master	Ex: { "firm_type": "Y" }
branch	N	Json	Branch json has pincode and state id which indicates to send the branches present in the state id and pincode passed	Ex: { "branch": { "pincode": "560009", "state_id": "4114c1fc-67c1-4454-b2e7-fedae567fe94" } }
product	N	Json	Product is a json which has age,annual_income,channel, gender, occupation_type, customer_id. Based on the parameter the list of products are passed	Ex: { "product": { "age": 26, "annual_income": 99999, "channel": "unassisted", "gender": "M", }

				<pre> "occupation_type_id": 20, "journey_reference_no": "b57f5c99-e599-4d70-9b12-003daed27d74" } </pre>
pincode	N	varchar(10)	All the pincode which matches in the request is sent in response	<pre> Ex: { "pincode": "575" } </pre>

**Validations are present in the code for all mandatory fields (not for non mandatory fields)*

Response Parameter

Field	Mandatory	Data Type	Description	Comment
marital_status	N	json	Marital status	<pre> Ex:{ "data": { "marital_status": [{ "marital_status": "Single", "marital_status_code": 1 }, { "marital_status": "Married", "marital_status_code": 2 }] } } </pre>

				<pre> }, { "marital_status": "Divorced", "marital_status_cod e": 3 }, { "marital_status": "Widow / Widower", "marital_status_cod e": 4 }] }, "message": "success", "response_code": 200 } </pre>
relation_ship	N	json	Relationships	<pre> Ex: { "data": { "relation_ship": [{ "relation_ship": "Father", "relation_ship_code ": 1 }, { </pre>

				<pre> "relation_ship": "Mother", "relation_ship_code ": 2 }] }, "message": "success", "response_code": 200 } </pre>
city	N	Json	City details	<pre> Ex: { "data": { "city": [{ "city_id": "d4f60683-685b-4a9f-8 c24-758f4ada7242", "city_name": "Udupi", "country": "India", "state": "Karnataka", "state_id": "4114c1fc-67c1-4454-b 2e7-fedae567fe94" }, { "city_id": "4fc19bb1-2c22-4b63- 8f88-fc38acae34e8", "city_name": "Udaipur", "country": "India", "state": "Rajasthan", </pre>

				<pre> "state_id": "86ea4c23-4b57-4d01- 9928-c46e6a02208a" }, { "city_id": "2f2c739c-ccfe-4e42-9 1c5-34405873fb12", "city_name": "Udgir", "country": "India", "state": "Maharashtra", "state_id": "ac902f19-0a35-4500- 98f6-d6c9818e9405" }], }, "message": "success", "response_code": 200 } </pre>
employee_type	N	Json	Employee types and field mapping	<pre> Ex: { "data": { "employee_type": [{ "employee_type_co de": 19, "employment_descr iption": "Agent", "field": [{ "employee_categor y": "Type of your </pre>

				<pre>organization", "is_mandatory": false }, { "employee_categor y": "Self employed professional category", "is_mandatory": false }, { "employee_categor y": "Your source of funds", "is_mandatory": true }, { "employee_categor y": "Residence type", "is_mandatory": true }, { "employee_categor y": "Self employed Since", "is_mandatory": false }, {</pre>
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				<pre>{ "employee_category": "Incorporation date", "is_mandatory": false }, { "employee_category": "Your annual Income", "is_mandatory": true }] }, { "employee_type_code": 20, "employment_description": "Agriculturist/Farmer", "field": [{ "employee_category": "Your source of funds", "is_mandatory": true }, { "employee_category": "Your source of funds", "is_mandatory": true }] }</pre>
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				<pre> y": "Type of your organization", "is_mandatory": false }, { "employee_categor y": "Residence type", "is_mandatory": true }, { "employee_categor y": "Your annual Income", "is_mandatory": true }] }, "message": "success", "response_code": 200 } </pre>
organization_type	N	Json	Organization types	<pre> Ex: { "data": { "organization_type": [{ "organization_type": "Agriculture", </pre>

				<pre> "organization_type_ code": 9 }, { "organization_type": "Association", "organization_type_ code": 10 }] }, "message": "success", "response_code": 200 } </pre>
self_employed_professional	N	Json	Self_employed_professional types	<pre> Ex: { "data": { "self_employed_professional": [{ "self_employed_prof": "Accountant", "self_employed_prof_code": 7 }, { "self_employed_prof": "Actor", "self_employed_prof </pre>

				<pre>f_code": 8 }] }, "message": "success", "response_code": 200 }</pre>
nature_of_business	N	Json	Nature_of_business types	<pre>Ex: { "data": { "nature_of_businesses": [{ "nature_of_business": "Agriculture", "nature_of_business_c ode": 4 }, { "nature_of_business": "Association", "nature_of_business_c ode": 13 }] }, "message": "success", "response_code": 200 }</pre>

annual_income	N	Json	Annual income	Ex: { "data": { "annual_income": [{ "annual_income": "<50000", "annual_income_co de": 1 }, { "annual_income": "50000-100000", "annual_income_co de": 2 }, { "annual_income": "100000-300000", "annual_income_co de": 3 }] }, "message": "success", "response_code": 200 }
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residence_type	N	json	Residence type	Ex: <pre>{ "data": { "residence_type": [{ "residence_type": "Ancestral/Family", "residence_type_co de": 4 }, { "residence_type": "Company Provided", "residence_type_co de": 5 }] }, "message": "success", "response_code": 200 }</pre>
source_of_income	N	Json	Source of income	<pre>{ "data": { "source_of_income" : [{ "source_income": "Agriculture",</pre>

				<pre> "source_income_code": 4 }, { "source_income": "Salary", "source_income_code": 2 }, { "source_income": "Business", "source_income_code": 3 }] }, "message": "success", "response_code": 200 } </pre>
firm_type	N	Json	Firm type	<pre> { "data": { "firm_type": [{ "firm_type": "Agriculture", "firm_type_code": 12 }, { "firm_type": "Government", "firm_type_code": 8 </pre>

				<pre> }, { "firm_type": "HUF", "firm_type_code": 13 }, { "firm_type": "Individual business/work", "firm_type_code": 14 }] }, "message": "success", "response_code": 200 } </pre>
branch	N	Json	Branch	<p>Ex:</p> <pre> { "data": { "branch": [{ "address": "NO 20, GROUND FLOOR, 5TH CROSS, 5TH MAIN, GANDHINAGAR, BANGALORE, BANGALORE, KARNATAKA", "branch_id": "014fbbb8-850e-49 2d-94b4-8151e3dc6 165", "branch_name": "Gandhinagar", </pre>

				<pre> "city": "Bengaluru", "pincode": "560009" }, { "address": "HDFC BANK LTD, EAST WING, KHB BUILDING, K G ROAD, BANGALORE, KARNATAKA", "branch_id": "5618524f-0be1-48 be-a445-0f5c591e5 55a", "branch_name": "Cauvery Bhavan", "city": "Bengaluru", "pincode": "560009" }] }, "message": "success", "response_code": 200 </pre>
product	N	Json	Product	<pre> Ex: { "data": { "product": [{ "balance_requireme nt": [</pre>

				<pre>"Average Haly Yearly Balance Requirement of Rs 2,500"], "channel": "RBB", "description": ["Tailor made Savings account for Farmers", "Maintain average balance over a period of 6 months to cater to seasonal nature of your occupation", "Exclusive MoneyBack Debit with cashback and welcome vouchers"], "name": "Savings Farmers Account", "product_code": "1045", "product_id": "710c81fc-96af-490 b-b2a0-3d1c9b09e8 31" }] }, "message": "success",</pre>
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				<pre>"response_code": 200 }</pre>
pincodes	N	json	pincodes	<pre>Ex: { "data": { "pincodes": [{ "pincode": "575009", "state_id": "4114c1fc-67c1-445 4-b2e7-fedae567fe 94" }, { "pincode": "575007", "state_id": "4114c1fc-67c1-445 4-b2e7-fedae567fe 94" }, { "pincode": "575029", "state_id": "4114c1fc-67c1-445 4-b2e7-fedae567fe 94" }, { "pincode": "575023", "state_id": "4114c1fc-67c1-445 4-b2e7-fedae567fe 94" }] } }</pre>

				<pre> }, "message": "success", "response_code": 200 } </pre>
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Sample request and response

	Request	Response
Master Api	<pre> { "marital_status": "Y" } </pre>	<pre> { "data": { "marital_status": [{ "marital_status": "Single", "marital_status_code": 1 }, { "marital_status": "Married", "marital_status_code": 2 }, { "marital_status": "Divorced", "marital_status_code": 3 }, { "marital_status": "Widow / Widower", "marital_status_code": 4 }] }, "message": "success", "response_code": 200 } </pre>

Error Codes

BE Error Code	FE Error code	Scenarios	Next steps
202/0002		Invalid Marital status.Please enter valid Marital status and try again	Check marital status in request and try again
202/0002		Invalid Relationship Data.Please enter valid Relationship and try again	Check Relationship in request and try again
202/0002		Invalid Employee Type .Please enter valid Employee Type and try again	Enter valid employee type
202/0002		Invalid Self-employed professional .Please enter valid Self-employed professional type and try again	Enter valid Self-employed professional
202/0002		Invalid Organization Type .Please enter valid Organization Type and try again	Enter valid organization type
202/0002		Invalid Annual Income. Please enter valid Annual Income type and try again	Enter valid Annual income
202/0002		Invalid Nature of Business.Please enter valid Nature of Business type and try again	Enter valid nature of business

202/000 2		Invalid Residence Type. Please enter valid Residence Type and try again	Enter valid Residence type
202/000 2		Invalid Firm Type. Please enter valid Firm Type and try again	Enter valid firm type
202/000 2		Invalid Pincode, Please enter valid pin code and try again	Enter valid pincode
202/000 2		Invalid Overdraft. Please enter valid overdraft and try again	Enter valid overdraft
202/000 2		No Journey Details found, Please enter valid Journey Id	Enter valid journey id
202/000 2		No Customer details found, Please enter valid Customer details	Enter valid customer details
202/000 2		Invalid Journey List. Please enter valid Journey List and try again	Enter valid journey list
202/000 2		Invalid Email data. Please enter valid Email data and try again	Enter valid email data

202/000 2		Invalid Domain data. Please enter valid Domain data and try again	Enter valid domain
202/000 2		Invalid Interest Mode .Please enter valid Interest Mode and try again	Enter valid interest mode
202	-	No Cities found	Enter valid city name in the request
202		No Source of Income found	No data found in master table
422		Please Provide occupation	Enter occupation and try again
400		Invalid deposit term as input	Enter valid deposit term

Get ETB Customer Account Data

Overview

This API retrieves the account details of ETB customers. It integrates with both the FATCA and Aadhar deduplication APIs to ensure comprehensive and compliant account information.

Ex API	HDFC API
Experince Get ETB Account Details /api/v3/customer_otpservice/get-etb-account-details	Fatca https://api-uat.hdfcbank.com/OBPAPI/com.ofss.fc.cz.hdfc.obp.webservice/FetchCustomerAccountAmlFatcaDetailsRestWrapper/fetchCustomerAccountAmlFatcaDetails Aadhar Dedupe https://api-uat.hdfcbank.com/OBPAPI/com.ofss.fc.cz.hdfc.obp.webservice/CustAndAcctDtIsInq/CustomAndAccountDetailsInquiryRestWrapperService

- In the Get ETB Account Details process, the API initially calls the FATCA API using the mobile number and PAN. If no result is found, it will then use the mobile number and date of birth (DOB)
- If the FATCA API returns no results and the optional parameter aadhaar_reference_number is provided, the API will subsequently call the Aadhar deduplication API

Header Parameters

Field	Mandatory	Data Type	Description	Comment
channel	Y	varchar (10)	Field to identify a partner. Will be shared during access of API	Ex: SETU
transactionId	Y	varchar(40)	unique number for traceability through the flow	
access_token	Y	String	Access token for Authorization of API	Ex: eyJ0eXAiOiJKV1QiLCJhbGciOiJIUzI1NiJ9.eyJmcmVzaCI6ZmFsc2UsImhhdCI6MTcxOTYyMzA5OCwianRpljoiYTUxMGY3YWQzZjUwOC00OTM4LWJhYTAtZmYwMTI0OWQ3YzMyliwidHlwZSI6ImFjY2VzcyIsInN1Yil6IjA2NzMwNDZmLTViYzMtNDVjNC04ZjZjLTBhZTNhMmM1Mjk2NCI

				slm5iZil6MTcxOTYyMzA5 OCwiY3NyZil6lJgwMDBIN zM4LWVjZmUtNGFkZC1 hMGMyLWI2NzUzNGM3 OGY2NSlsmV4cCI6MTc xOTYyNjY5OH0.SEGzf_ Cg0y1mp2j_5HFfo1PxW3 mqzzywV3tiQ4DKAgw Note: Partner will send the access_token in header and API Gateway to accept and pass the same as "Authorization" header to backend.
scope	Y	varchar	Field to identify a partner. Will be shared during access of API	EX: SETU

Request Parameters

Field	Mandatory	Data Type	Description	Comment
Mobile Number	Y	Numeric (12)	Mobile number start with 91	Ex: 91XXXXXXXXX
dob	Y	varchar (10)	Date of birth (YYYY-MM-DD)	Ex: XXXX-05-23
pan	Y	varchar (10)	PAN	Ex:XXXXXXXXX return_pan_response_status N Boolean Flag which Indicates whether the status of the match between the PAN name and PAN date of birth should be included in the response Ex: true or false
aadhaar_reference_num	N	varchar (12)	Aadhaar reference number	Ex : 12 digit aadhaar_reference_num

ber				er varchar (12) Aadhar reference number Ex : 12 digit number
journey	N	Varchar (10)	parameters to identify the journey	EX: SA

**Validations are present in the code for all mandatory fields (not for non mandatory fields)*

Response Parameter

Field	Mandatory	Data Type	Description	Comment
aadharReferenceNumber	Y	varchar(12)	Aadhar Reference Number	Ex:"100498325650"
accountActivationDate	Y	varchar(10)	Account activation date	Ex:"2021-07-16"
accountNumber	Y	varchar(14)	Customer Account number	Ex:"50100107812715"
accountOpenDate	Y	varchar(10)	Account open date	Ex:"2021-07-16"
accountRelationship	Y	varchar(3)	Account Relationship	Ex: "SOW"
accountStatus	Y	varchar(1)	Account status	Ex: "7"

accountStatusDescription	Y	varchar(15)	Account status description	Ex: "Dormant"
availableBalance	Y	float	Account balance	Ex: 1500.0
branchCode	Y	varchar(2)	Branch Code	Ex: "7"
netBalance	Y	float	Net Balance	Ex : -51993.99
productCode	Y	varchar(5)	Product Code	Ex: "100"
reKYCStatus	Y	varchar(1)	KYC Status	Ex: "N"
customerID	Y	Integer	Bank Customer ID	Ex: 174166942
dob	Y	varchar(10)	Date of Birth	Ex: "1980-01-01"
mobileNumber	Y	Integer	Customer Mobile Number	Ex: 91XXXXXXX
panNumber	Y	varchar(10)	Customer Pan Number	Ex: "XXXXXXXX"

Description	Y	varchar()	customerType Description	Ex:"INDIVIDUALS"
CustomerType	Y	varchar()	flgCustTyp	Ex""I "

Sample request and response

	Request	Response
Get ETB Customer Account Details	<pre>{ "number": 916755544656, "dob": "1992-05-12", "pan": "AAAPA0039K", "aadhaar_referen ce_number" : "174009094089", "journey": "SA" }</pre>	<pre>{ "data": { "aadharReferenceNumber": "174009094089", "accountBlock": [{ "CustomerType": "I ", "Description": "INDIVIDUALS", "KYCStatus": "Y", "accountActivationDate": "2025-06-19", "accountNumber": "*****1732", "accountOpenDate": "2025-04-08", "accountRelationship": "SOW", "accountStatus": "3", "accountStatusDescription": "No Debit", "availableBalance": "****", "branchCode": "4272", "customerID": "*****6975",</pre>

		<pre> "ifsc_code": "XXXX0004272", "netBalance": "*", "productCode": "1239", "productDescription": "SAVING" }], "dob": "1992-05-12", "mobileNumber": 916755544656, "panNumber": "XXXXXXXXXK" }, "message": "Account data fetched successfully", "response_code": 200 } </pre>
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Error Codes

BE Error Code	FE Error code	Scenarios	Next steps
500 GETB01	GETB01-001	Timeout error or other than success response in Bank API. Null values in response or some parameters in response are missing. Bank API down.	Validate Bank request/response. Check the response code and message from the URL whether it is 200 or not.
500 GETB02	GETB02-002	Bank api error	Validate Bank request/response. Check the response code and message from the URL whether it is 200 or not.

401	401	Access Token Issue	Validate Access Token
404	0001	Channel not found/empty.	Enter Channel
404	0001	Transaction ID not found/empty.	Enter Transaction ID
404	0003	DOB is mandatory	Enter DOB
404	0004	Phone number is mandatory	Enter Phone number
404	0005	PAN is mandatory	Enter PAN
202	0003	NTB Customer post checking dedupe (aadhar ref passed)	New to bank customer
202	0002	NTB customer using FATCA (aadhar ref not passed)	New to bank customer

400	0002	Invalid Channel	Enter Valid Channel
400	0002	Invalid Transaction ID	Enter Valid Transaction ID
400	0003	Invalid DOB.	Please enter valid DOB.
400	0005	Entered an invalid PAN.	Enter Valid PAN.
400	0004	Invalid Mobile Number	Enter Valid Mobile Number
400	0006	Invalid Aadhar Reference Number	Enter Valid 12 digit aadhar reference number

DB Addition

Table	Columns
Etb Customer Account Details	account_id customer_id account_number Account_activation_date account_open_date account_relationship

	account_status account_status_description available_balance branch_code net_balance product_code kyc_status bank_customer_id
--	---

Mandate API

Overview

To fetch balance of ETB and NTB customer accounts, Firstly mandate should be registered and maintained w.r.t merchant id and account no(for which bal inquiry to be done) in FC.

For registered mandate and accounts only, Partner will be able to fetch Balance inquiry for respective ETB and NTB accounts.

Ex API	HDFC API
Experince Mandate api /api/v3/customer_otpservice/co mpany-account-maintenance	Fatca https://api-uat.hdfcbank.com/OBPAPI/com.ofss.fc.cz.hdfc.obp.webservice/FetchCustomerAccountAmlFatcaDetailsRestWrapper/fetchCustomerAccountAmlFatcaDetails Mandate https://api-uat.hdfcbank.com/OBPAPI/com.ofss.fc.cz.hdfc.obp.webservice/CompanyAndAccountMaintenance/doCompanyAndAccountMaintenance

If partner passes mask account no in the input then :

- Firstly call AML fatca basis Mob and PAN ,and get the clear account no in the output. (Match the last 4 digit of the input account no).
- Then call doCompanyAndAccountMaintainence API.

If partner passes clear account no in the input then :

- Directly call doCompanyAndAccountMaintenance API

Header Parameters

Field	Mandatory	Data Type	Description	
transactionId	Y	Varchar 40	Unique number for traceability through the flow	
scope	Y	varchar	Field to identify a partner. Will be shared during access of API. Ex: SETU	
access_token	Y	String	Access token for Authorization of API	Ex: eyJ0eXAiOiJKV1QiLCJhbGciOiJIUzI1NiJ9.eyJmcmVzaCI6ZmFsc2UsImhhdCI6MTcxOTYyMzA5OCwianRpljoiYTUxMGY3YWQzZjUwOC00O TM4LWJhYTAtZmYwMTI0OWQ3YzMyliwidHlwZSI6ImFjY2VzcyIsbnN1Yil6ljA2NzMwNDFmLTViYzMtNDVjNC04ZjZjLTBhZTNhMmM1Mjk2NCIsIm5iZil6MTcxOTYyMzA5OCwiY3NyZil6lmgwMDBINzM4LWVjZmUtNGFkZC1hMGMyLWI2NzUzNGM3OGY2NSIsImV4cCI6MTcxOTYyNjY5OH0.SEGzf_Ca0v1mp2i_5HF

				fo1PxW3mqzzywV3tiQ4DK Agw
channel	Y	String	Channel	Ex: INDMONEY

Request Parameters

Field	Mandatory	Data Type	Description Comment
journey_reference_number	Y	Varchar 36	Journey Reference number Ex:42a6b2c0-03c5- 4576-98b3-0a9c03f 73897
journey	Y	Varchar	Journey Ex: SA
number	Y/N	Varchar	number Ex:91907 1135618
dob	Y/N	Varchar	DOB: Ex: 1994-05-23

pan	Y/N	Varchar	pan Ex: XXXXX XXXX23 4A
account_number	Y	Varchar	Account number ex: 1234567 89

Response Parameter

Field	Mandatory	Data Type	Description	Comment
cod_account_no	Y	varchar(36)	cod_account_no	Ex:01601050114918
cod_merchant_id	Y	varchar(36)	cod_merchant_id	Ex: INDMN

Sample request and response

Request	Response
<pre>{ "journey_reference_no": "25b710a6-140a-4c5f-b419-9d1299e51720", "number": 919100865601,</pre>	<pre>{ "data": { "cod_account_no": "01601050114918", "cod_merchant_id": "INDMN"</pre>

<pre>"pan": "XXXXXXXX0039K", "dob": "XXXX-08-19", "account_number": "XXXXXXXXXX18", "journey": "SA" }</pre>	<pre>}, "message": "Success", "response_code": 200 }</pre>
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Error codes

BE Error Code	UI Display	Scenarios
401	<pre>{ "message": "Invalid Access Token","response_code": 401 }</pre>	Invalid access token
400	<pre>{ "message": "Invalid transaction_id.Please enter valid transaction_id and try again", "response_code": "0002" }</pre>	Entered transaction_id is wrong
404	<pre>{ "message": "Channel not found or empty.Please enter channel and try again", "response_code": "0001" }</pre>	Channel is empty
404	<pre>{ "message": "Transaction id not found or empty.Please enter transaction_id and try again", "response_code": "0001" }</pre>	Transaction id is empty
404	<pre>{ "message": "dob is mandatory. Please enter and try again", "response_code": "0003" }</pre>	Dob is mandatory
400	<pre>{ "message": "Invalid dob.Please enter valid dob and try again", "response_code": "0003" }</pre>	Dob format is wrong

BE Error Code	UI Display	Scenarios
404	{ "message": "number is mandatory. Please enter and try again", "response_code": "0004" }	number is mandatory
400	{ "message": "Invalid number.Please enter valid number and try again", "response_code": "0004" }	number format is wrong
404	{ "message": "pan is mandatory. Please enter and try again", "response_code": "0005" }	pan is mandatory
400	{ "message": "Your PAN is not valid /operative. Please visit your nearest branch.", "response_code": "0005" }	number format is wrong
400	{ "message": "Please enter DOB/PAN/MOBILE_NUMBER used during registration.", "response_code": 400 }	number/dob/pan should be same
400	{ "message": "Account Number Already Exists", "response_code": 400 }	If they enter already registered account number
400	{ "message": "No Accounts Found", "response_code": 400 }	If account number is not found in MAndate and fatca apis
500	{ "message": "MAA:API TIMEOUT ERROR", "response_code": "0001" }	Internal server error

DB Records

If the account is found in the FATCA API, we check the account number in the Mandate API. If found, we store the account number, merchant ID, and set the **is_mandate** flag to true in the Mandate Accounts table. If the account number is not found in the FATCA API, we store the **is_mandate** flag as false, with the account number and merchant ID as blank in the Mandate Accounts table.

Login Mobile Change API

Overview

This API is used for generating an OTP to change the login mobile number. It validates the mobile number against Aadhaar details and generates an OTP for the user to verify the new mobile number.

Ex API	HDFC API
Experince mobile change api /api/v3/customer_otpservice/generate-login-mobile-change-otp	CASA check(Check basis mob and dob) and basis mobile and PAN both and then establish ETB https://obpuatactiveactiveocm.hdfcbankuat.com:8002/com.ofss.fc.cz.hdfc.obp.webservice/FetchCustCASARest/FetchCustomerCASADetailsRestWrapperService Get aadhaar https://api-uat.hdfcbank.com/OBPAPI/com.ofss.fc.cz.hdfc.obp.aadhaarvault.webservice/GetAadhaarRestWrapperService/getAadhaar Aadhaar Mobile Validation API https://api-uat.hdfcbank.com/SOAAPISilver/uidai-ekyc/ProxyService/PS_eKYCMobileValidation OTP Generation https://10.226.163.41:5142/CC_IVR/ProxyService/PS_OTPGeneration_SMSService

Partner Integration Document

If mob linkage fails as per Aadhaar dedupe - Customer will be allow to enter new Mob no and authenticate again with existing Aadhaar reference No and ekyc should be skipped .

Header Parameters

Field	Mandatory	Data Type	Description	Comment
channel	Y	varchar (10)	Field to identify a partner. Will be shared during access of API	Ex: SETU
transactionId	Y	varchar(40)	unique number for traceability through the flow	
scope	Y	varchar	Field to identify a partner. Will be shared during access of API	Ex: SETU
access_token	Y	varchar	Access Token	Ex:eyJ0eXAiOiJKV1QiLCJhbGciOiJIUzI1NiJ9.eyJmcmVzaCI6ZmFsc2UsImhhdCI6MTcyMDE1OTU4MCwianRpljoiZTI2OGJjMzMtYTkyMy00MTNhLTkyM2UtOWQzZWwzSi6lmFjY2VzcylslbnN1Yil6ljcyZjMzZWElLTNiNmgtNGM4Mi1iN2E5LTY5N2FIMzY5ZjNiMlslm5iZil6MTcyMDE1OTU4MCwiY3NyZil6IjczMmU4NzMyLWFMNTAtNGQ0NS05NWl3LWMyN2RiYTYzMmQzYSIsImV4cCI6MTcyMDE2MTM4MH0.kSnn-GKty7xzY1rRUhwXYIcbqs9WrqAWE3i6Sruo5Nc Note: Partner will send the access token in

				header and API Gateway to accept and pass the same as "Authorization" header to backend
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Request Parameters

Field	Mandatory	Data Type	Description	Comment
journey_reference_no	Y	Varchar 36	journey_reference_no	Ex:560baf9f-f9af-4846-b1f4-e0bb28e6925f
updated_mobile_number	Y	Numeric(12)	Mobile number for OTP generation start with 91	Ex: 919071135618
aadhaar_reference_number	Y	Varchar (12)	Aadhar reference number	Ex: 136137772310
type	Y	varchar (1)	type(send or resend)	Ex: S or R
journey	N	Varchar (10)	parameters to identify the journey	EX: SA

Response Parameter

Field	Mandatory	Data Type	Description	Comment
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otp_transaction_id	Y	varchar(36)	transaction Id	Ex:58b66b6a-420c-4b80-bee5-dbb5ed9aeb45
number_of_attempts_remaining	Y	Number(1)	Number of attempts remaining	E:2

Sample request and response

	Request	Response
Login Mobile Change API	<pre>{ "journey_reference_no": "560baf9f-f9af-4846-b1f4-e0bb28e6925f", "updated_mobile_number": "919344653037", "aadhaar_reference_number": "136137772310", "type": "S", "journey": "SA" }</pre>	<pre>{ "data": { "number_of_attempts_remaining": 2, "otp_transaction_id": "00fda5d4-7617-4bf7-99f0-ac0a9ca3 d611", "message": "OTP is sent to the registered mobile number", "response_code": 200 } }</pre>

Error codes

BE Error Code	FE Error code	Scenarios	Next steps
0005/202		Mobile number is not linked to Aadhaar.	The updated mobile number is not linked with the aadhaar

BE Error Code	FE Error code	Scenarios	Next steps
401/401		Invalid Access Token	Entered access token is not valid
0002/202		Invalid channel.Please enter valid channel and try again	Validate the channel and retry
0002/202		Invalid transaction_id.Please enter valid transaction_id and try again	Validate the transaction id and retry
0002/400		Invalid input: 'type' must be 'R' or 'S'.	Entered type is not valid
0001/401		journey_reference_no is mandatory. Please enter and try again	If the journey reference number is empty or the field is missing.
0001/401		number is mandatory. Please enter and try again	If the number is empty or the field is missing.
0001/401		aadhaar_reference_number is mandatory. Please enter and try again	If the aadhaar_reference_number is empty or the field is missing.
0001/401		type is mandatory.Please enter and try again	If the type is empty or the field is missing.
0002/400		Invalid number.Please enter valid number and try again	If the number format is wrong
0002/400		Journey is invalid.Please enter valid Journey and try again	Entered journey is not proper
0013/202		Sorry, we could not process your application.	Redis connection Issue

BE Error Code	FE Error code	Scenarios	Next steps
400/400		Mobile number is already linked to Aadhaar	Entered mobile number is already linked to aaadhaar
400/400		eKYC verification is pending.	If they enter before ekyc initiate
0002/400		Aadhaar_reference_number is invalid.Please enter valid Aadhaar_reference_number and try again	If entered aadhaar reference is not present in db
0003/500		CAA: API TIMEOUT ERROR	CASA bank api failed /timeout
0003/202		Mobile number already registered. Please enter the mobile number linked to Aadhaar and try again.	The updated mobile number should not be the same as the login mobile number
0006/202		Your Aadhaar number is already linked with an A/c with HDFC Bank. Please visit the nearest branch to apply	ETB customer
0012/500		Mobile Validation API Failed	Mobile Validation API down
0003/500		LRO: API TIMEOUT ERROR	SETu api error
0002/400		Please Register with Smartx and try again	Entered reference number is not in the db
0005/202		Invalid Reference Key	Aadhaar reference number is invalid(Through bank api)

BE Error Code	FE Error code	Scenarios	Next steps
0004/202		Limit exhausted. Please try again later.	Resend limit was exhausted
502/502		Failed: GetAadharAPI	Get aadhaar api down

DB Addition

Table	Columns
customer_otp_transaction	customer_id is_mobile_verified

Login Mobile Change Verification OTP API

Overview

This API generates an OTP to change the login mobile number. It validates the mobile number against Aadhaar details and generates an OTP for the user to verify the new mobile number.

Ex API	HDFC API
Experince login Verification api/v3/customer_otpservice/verify-registration-otp	Verify OTP https://10.226.163.41:5142/ETWOFAOTP/PS_ETWOF_AQ_IP

1. Using otp_transaction_id and OTP received through SMS Verify OTP API will be called.
2. Verification API will internally call the HDFC Verification API .
3. Customer gets 3 attempts to verify OTP. After the limit exhaustion, 10 minutes cooling off period will be triggered before the customer retries again.
4. If OTP verification API is successful, then it will generate OTP. We will get otp_transaction_id in response for verification.
7. OTP will be sent to the entered mobile number.

Header Parameters

Field	Mandatory	Data Type	Description	
transactionId	Y	Varchar 40	Unique number for traceability through the flow	
scope	Y	varchar	Field to identify a partner. Will be shared during access of API. Ex: SETU	
access_token	Y	varchar	Access Token	Ex:eyJ0eXAiOiJKV1QiLCJhbGciOiJIUzI1NiJ9.eyJmc mVzaCI6ZmFsc2UsImhd CI6MTcyMDE1OTU4MCwiYWVzIjoiZTI2OGJjMzMtYT Y3MyO0MTNhLTkyM2UtOWQzZW FhNTBhNDFjIiwid HlwZSI6ImFjY2VzcyIsInN 1Yil6ljcyZjMzZWE2LT NiJgtNGM4Mi1iN2E5LTY5N2 FIMzY5ZjNiMlslm5iZi l6MTcyMDE1OTU4MCwiY3 N yZi l6ljczMmU4 Nz My LWF mNTAtNGQ0NS05NW I3L WMyN2 Ri YTYz Mm Qz YS I slm V4c CI6 MTcy MDE2 MT M4 MH0.kSnn-GKty7xzY1r

				RUhwXYIcbqs9WrqAWE3i 6Sruo5Nc Note: Partner will send the access_token in header and API Gateway to accept and pass the same as "Authorization" header to backend
--	--	--	--	--

Request Parameters

Field	Mandatory	Data Type	Description	Comment
otp	Y	Numeric (6)	Mobile OTP	Ex: 123456
otp_transaction_id	Y	Varchar 36	-	Ex: transaction Id 58b66b6a-420c-4 received during OTP b80-bee5-dbb5ed generation 9aeb45
journey	N	Varchar (10)	parameters to identify the journey	EX: SA

Response Parameter

Field	Mandatory	Data Type	Description	Comment
journey_referenc	Y	Varchar 36	Customer Identifier	Ex: d6668e1c-2b6f-450c-b5e2-

e_no				c460a2576495
------	--	--	--	--------------

Sample request and response

	Request	Response
Login Mobile Change Verificati on API	<pre>{ "otp": 123456, "otp_transaction_id": "2e5e4cf6-c8f4-42cc-a04e-3f80fcd1fe9f", "journey": "SA" }</pre>	<pre>{ "data": { "journey_reference_no": "560baf9f-f9af-4846-b1f4-e0bb28e6925f" }, "message": "Success", "response_code": 200 }</pre>

Error Codes

BE Error Code	FE Error Code	Scenarios	Next steps
401/401		Missing transactionId	Validate the transaction id and retry
0002/202		Invalid Payload. Please enter valid payload and try again	Validate the payload and retry
0002/202		Invalid journey.Please enter valid journey and try again	Validate the Journey and retry
0002/202		Invalid channel.Please enter valid channel and try again	Validate the Channel and retry
0002/202		Invalid transaction_id.Please enter valid transaction_id and try again	Validate the transaction_id and retry
0001/202		Invalid otp.Please enter valid otp and try again	Validate the otp and retry
0040/202		Invalid otp_transaction_id, Please enter valid otp_transaction_id and try again	Validate the otp transaction id and retry

0001/401		Authorization is mandatory.Please enter and try again	Enter auth
401/401		Invalid Access Token	Enter valid access token
0004/202		It looks like you have exhausted your wrong OTP limit. Please try again later.	If the otplimit(Ex:3) exceeds
401/401	-	Missing Channel or transactionId	Enter valid transaction Id and retry.
0013/202	-	Sorry, we could not process your application	Check Redis connection
0005/202	-	OTP expired! Don't worry; simply request a new OTP.	Enter otp before it expires.
0002/202	-	The OTP doesn't match. Please retry.	Enter valid otp and try again
202/202	-	Please generate new one-time password and try again	Verification Bank API issue
0003/202	-	CASA: API Back-end Service Not Available or Timed-out	Once the CASA API is UP, can try the scenario again.(Bank CASA API DOWN)
400/400	-	OVL01: API TIMEOUT ERROR OVL02: API TIMEOUT ERROR	Once the API is up, can try the scenario again.(Aadhar Dedupe API down)
400/400 Or 0003/500	-	API Back-end Service Not Available or Timed-out LVO01: API TIMEOUT ERROR LVO: API TIMEOUT ERROR	Check logs
0003/400	-	OVL: Connectionref Error at E2FA	Once the API is up, can try the scenario again.

VKYC initiation

Overview

This API generates a VKYC link for a customer using the application ID, sends it in the response, and also delivers it to the end user via SMS and email.

Ex API	HDFC API
Experince vkyc link generation api/v3/video-kyc/initiate-vkyc-experience	Initiate VKYC https://10.226.163.44:5142/VKYC/ProxyService/PS_InitiateVideoKYCfromIDFY

1. Based on the journey and the application id, VKYC link will be generated by calling the bank api.
2. In the response we will get the vkyc initiation link and link expiry date.
3. The generated link will be sent to the end user's mobile number and email..

Header Parameters

Field	Mandator y	Data Type	Description	Comment
transactio nId	Y	Varchar 40	Unique number for traceability through the flow	Ex: "86b66b6a-420c-4b80-bee5-dbb5ed9aeb45"
scope	Y	varchar	Field to identify a partner. Will be shared during access of API.	EX: SETU
access_t oken	Y	varchar	Access Token	Ex:eyJ0eXAiOiJKV1QiLCJhbGciOiJIUzI1NiJ9.eyJmcmVzaCI6ZmFsc

				<p>2UslmIhdCI6MTcyMDE1OTU4MCwianRpljoiZTI2OGJjMzMtYTY3My00MTNhLTkyM2UtOWQzZWZhNTBhNDFjliwidHlwZSI6ImFjY2VzcyIsbnN1Yil6IjcyZjMzZWE2LTNiNjgtNGM4Mi1iN2E5LTY5N2FIMzY5ZjNIMiIsIm5iZil6MTcyMDE1OTU4MCwiY3NyZil6IjczMmU4NzMyLWFmNTAtNGQ0NS05NWl3LWMyN2RiYTYzMmQzYSIsImV4cCI6MTcyMDE2MTM4MH0.kSnn-GKty7xzY1rRUhwXYIcbqs9WrqAWE3i6Sruo5Nc</p> <p>Note: Partner will send the access_token in header and API Gateway to accept and pass the same as "Authorization" header to backend</p>
channel	Y	varchar	channel	Ex: IndMoney

Request Parameters

Field	Mandatory	Data Type	Description	Comment
Application ID	Y	Varchar 36	Unique application_id for each customer.	Ex: "58b66b6a-420c-4b80-bee5-db b5ed9aeb45"
journey_reference_no(customer_id)	N	Varchar 36	Reference number for the customers journey	Ex: "90b66b6a-420c-4b80-bee5-db b5ed9aeb45"

journey	Y	Varchar 36	Name of the type of journey	Ex: SA
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Response Parameter

Field	Mandatory	Data Type	Description	Comment
capture_link	Y	Varchar 36	vkyc_link	Ex: "https://capture.kyc.idfy.com/captures?t=rBy68AnGONoG"
capture_expires_at	Y	Varchar 36	Link expiring date and time	Ex: "2022-11-06T06:50:18Z"
profile_id	Y	string	Unique ID for each VKYC link generated	Ex: "c297aaec-fb34-4c38-8c35-01dfe d3e96d4"
inquiry_reference_no	Y	string	Unique system-generated identifier to track the VKYC session lifecycle	Ex: "8fdee7d1-0c24-459e-b085-e0da e0a67a40"

Sample request and response

	Request	Response
VKYC_INITIATE	<pre>{ "application_id": "127fc275-e5e2-4443-8752-10bee804ef42", "journey": "SA" }</pre>	<pre>{ "data": { "capture_expires_at": "2025-05-01T12:00:00Z", "capture_link": "https://capture.uatvkyc.hdfcbank.com/v2/captures?t=iX4O2esUuy4_", "inquiry_reference_no": "8fdee7d1-0c24-459e-b085-e0da e0a67a40" } }</pre>

		<pre> "8fdee7d1-0c24-459e-b085-e0dae0a67a40" , "profile_id": "c297aaec-fb34-4c38-8c35-01dfed3e96d4" }, "message": "Success", "response_code": 200 } </pre>
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Error Codes

BE Error Code	FE Error code	Scenarios	Next steps
0002/202		Missing channel or entered a invalid channel or channel length is too large.	Enter Valid channel (Setu/CSC).
0002/202		Missing transaction Id or entered an invalid transaction Id or transaction Id length is too large.	Enter valid transaction Id and retry.
0002/202		Missing account number or invalid account number	
0002/202		Invalid application_id	Application_id is invalid
0002/202		Invalid customer_id	
0002/202		Invalid Journey	Check the journey and try again.
0008/202		When CRM lead id is not generated	Retry the Lead generation
0005/202		When link is expired	Generate new link

VKYC DB details

Table	Columns
vkyc_details	Customer_id, account_number, application_id, vkyc_link, is_active, link_expiry_date, profile_id.
fixed_deposit_application	jounery_status

Get Account Bulk Status

Ex API	HDFC API
Experince get-bulk-vkyc-account-status /api/v3/video-kyc/get-vkyc-account-status	FATCA_URL https://api-uat.hdfcbank.com/OBPAPI/com.ofss.fc.cz.hdfc.obp.webservice/FetchCustomerAccountAmlFatcaDetailsRestWrapper/fetchCustomerAccountAmlFatcaDetails

Header Parameters

Field	Mandatory	Data Type	Description	Comment
transactionId	Y	Varchar 40	Unique number for traceability through the flow	Ex: "a2d5cce4-43db-4dc1-8883-5a9f5f2d7f4d"

Content-Type	Y	string	Type of payload being sent	Must be: application/json
channel	Y	varchar	Identifies the requesting source/channel	Ex: INDMONEY

Request Parameters

Field	Mandatory	Data Type	Description	Comment
Last 4 digit of Account	Y	string	Last 4 digits of the account number	Ex: 0475
Partner ID	Y	string	Partner identification code	Ex: INDMONEY
journey	Y	varchar (10)	parameters to identify the journey	Ex: SA
journey_reference_no	Y	varchar (10)	journey_reference_no to be sent in request	Ex: 0673041f-5bc3-45c4-8f6c-0ae3a2c52964
return_account_product_info	Y	string	Whether to return account/product/branch info	Ex: Y or N

Inquiry_ref_no	Y	string	Unique inquiry request reference ID	Ex: f240f6e3-5537-4193-95bd-51477fc08cc4
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Response Parameters

Field	Mandatory	Data Type	Description Comment
VKYC status	Y	String	Status of VKYC, usually null or "Completed"
Journey Status	Y	String	Customer's current journey status (e.g., VKYC_COMPLETED)
Journey ID	Y	String	Inquiry reference number for the journey
Account No (last 4 digits)	N	String	Last 4 digits of account number (if requested)
Account status	N	String	Status of the account (e.g., "8" = active)
Product Code	N	String	Product code assigned to the account

Branch Code	N	string	Unique branch id
message	Y	string	Response message summary
response_code	Y	integer	HTTP-like custom status code (e.g., 200 for success)

Sample request and response

	Request	Response
Bulk account status	<pre>[{ "Last 4 digit of Account": "0475", "Partner ID": "INDMONEY", "journey": "SA", "journey_reference_no": "7a2f9b51-5b41-4d63-84b2-2045e70f1862", "return_account_product_info": "N", "Inquiry_ref_no": "8faaf4ce-8e43-4608-88e2-1d59d295a191" }, {</pre>	<pre>{ "data": [{ "VKYC status": null, "Journey Status": "VKYC_COMPLETED", "Journey ID": "8faaf4ce-8e43-4608-88e2-1d59d295a191" }, { "VKYC status": null, "Journey Status": "VKYC_COMPLETED", "Journey ID": "6f8c6b87-5b3a-40cf-b7aa-dbdcb2e79f33", "Account No (last 4 digits)": "0476", "Account status": "8", "Product Code": "116",</pre>

	<pre> "Last 4 digit of Account": "0476", "Partner ID": "INDMONEY", "journey": "SA", "journey_reference_no": "62d5c8c4-15f2-4d71-963f-2d5567fd9791 ", "return_account_product_info": "Y", "Inquiry_ref_no": "6f8c6b87-5b3a-40cf-b7aa-dbdcb2e79f33 " }, { "Last 4 digit of Account": "0477", "Partner ID": "INDMONEY", "journey": "SA", "journey_reference_no": "c8e2f4db-6f62-4a09-b720-5ed30b34d25 e", "return_account_product_info": "N", "Inquiry_ref_no": "42a3edfd-b0c2-4c8e-8935-f1a7c8fdab07 " }] </pre>	<pre> "Branch Code": "2373" }, { "VKYC status": null, "Journey Status": "VKYC_COMPLETED", "Journey ID": "42a3edfd-b0c2-4c8e-8935-f1a7c8fdab07" }], "message": "SUCCESS , looped through all the value successfully", "response_code": 200 } </pre>
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Error Codes

BE Error Code	FE Error Code	Scenarios	Next steps
0001/20 2	-	Request exceeds max allowed limit (MAX_REQUEST)	Limit request size to allowed number of records
0002/20 2		Account number is empty	Provide a valid 4-digit account number
0003/20 2	-	Account number has non-numeric characters	Ensure account number contains only digits
0004/20 2	-	Account number is not 4 digits long	Provide exactly last 4 digits in the account number
0005/20 2	-	Partner ID is missing	Include a non-empty Partner ID
0006/20 2	-	Partner ID has special characters	Avoid using special characters in Partner ID

0007/20 2	-	Journey is missing	Provide a valid journey (e.g., "SA")
0008/20 2		Journey is not "SA"	Only "SA" is accepted as valid journey
0009/20 2	-	Journey reference number is missing	Provide a valid journey_reference_no
0010/20 2	-	return_account_product_info is missing	Use either "Y" or "N" to indicate if account info needed
0011/20 2	-	return_account_product_info is not "Y" or "N"	Must be either "Y" or "N" only
0013/20 2		Inquiry ref no or last 4 digits don't match DB record	Ensure both account and inquiry ref match DB

0014/202	-	No record found for given journey_reference_no	Check if customer/journey exists
0015/500	-	Internal error while processing one specific record	Investigate stack trace and input; fix at code/db level
500/500		General server-level error (final catch block)	check server logs

Email Generation API

Overview

If is_email_validated is "Y", the email is already validated, so we call the Factiva API directly without sending an OTP. If is_email_validated is not "Y", we send the OTP and verify it; once is complete, we then call the Factiva API.

Ex API	HDFC API
Experince Email generation /api/v3/customer_otpservice/ generate-email-otp	Generation OTP : https:// 10.226.163.41:5142/CC_IVR/ProxyService/PS_OTPGeneration_SMSService FACTIVA_OUTPUT_URL: https://api-uat.hdfcbank.com/SOAAPISilver/Factiva_Close dAC/ProxyService/PS_SOAFactiva S FACTIVA_INPUT_URL: https://api-uat.hdfcbank.com/SOAAPISilver/Factiva_Close

	<p>dAC/ProxyService/PS_SOAFactiva_S</p> <p>FACTIVA_STATUS_URL:</p> <p>https://api-uat.hdfcbank.com/SOAAPI/Silver/Factiva_Close</p> <p>dAC/ProxyService/PS_SOAFactiva_S</p>
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Header Parameters

Field	Man dato ry	Data Type	Description	Comment
transactionId	Y	Varchar 40	Unique number for traceability through the flow	
scope	Y	varchar	Field to identify a partner. Will be shared during access of API. Ex: SETU	
access_token	Y	String	Access token for Authorization of API	Ex: eyJ0eXAiOiJKV1QiLCJhbGciOiJIUzI1NiJ9.eyJmcmVzaCI6ZmFsc2UsImhhdCI6MTcxOTYyMzA5OCwianRpIjoiTUxMGY3YWQtZjUwOC00OUM4LWJhYTAtZmYwMTI0OWQ3YzMyliwidHlwZSI6ImFjY2VzcyIsbnN1Yil6IjA2NzMwNDFmLTViYzMtNDVjNC04ZjZjLTBhZTNhMmM1Mjk2NCIsIm5iZiI6MTcxOTYyMzA5OCwiY3NyZiI6IjgwMDBINzM4LWVjZmUtNGFkZC1hMGMyLWI2NzUzNGM3OGY2NSIsImV4cCI6MTcxOTYyNjY5OH0.SEGzf Cq0y1mp2j 5HF

				fo1PxW3mqzzywV3tiQ4DK Agw Note: Partner will send the access_token in header and API Gateway to accept and pass the same as “Authorization” header to backend
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Request Parameters

Field	Mandatory	Data Type	Description Comment
journey_reference_no	Y	Varchar 36	Journey Reference number Ex:42a6b2c0-03c5-4576-98b3-0a9c03f73897
email	Y	Varchar	Email Ex: abc@gmail.com
type	Y	Varchar(1)	Type Ex:E
journey	Y	Varchar	Journey Ex: SA
is_email_validated	Y	Varchar	Is_email_validated Ex: Y/N

Response Parameter

Field	Mandatory	Data Type	Description	Comment
otp_transaction_id	Y	varchar(36)	transaction Id	Ex:58b66b6a-420c-4b80-b ee5-dbb5ed9aeb45

Sample request and response

Request	Response
<pre>{ "journey_reference_no": "aeb3e2d1-b7fc-4c00-897e-a918c64afb9d", "email": "pvakjn@gmail.com", "type": "E", "is_email_validated": "N", "journey": "SA" }</pre>	<pre>{ "data": { "otp_transaction_id": "a9b8b314-6222-4fa8-a603-fbe9359e8d61" }, "message": "Otp successfully dispatched to your entered email", "response_code": 200 }</pre>
<pre>{ "journey_reference_no": "aeb3e2d1-b7fc-4c00-897e-a918c64afb9d", "email": "pvakjn@gmail.com", "type": "E", "is_email_validated": "Y", "journey": "SA" }</pre>	<pre>{ "data": None, "message": "Journey will be Continue", "response_code": 200 }</pre>

Error codes

BE Error Code	FE Error code	Scenarios	Next steps
401/401		Invalid Access Token	Entered access token is not valid

BE Error Code	FE Error code	Scenarios	Next steps
0002/202		Invalid channel.Please enter valid channel and try again	Validate the channel and retry
0002/202		Invalid Payload. Please enter valid payload and try again	Entered payload is wrong
0001/202		Invalid type.Please enter valid type and try again	Entered type is wrong
0002/202		Invalid transaction_id.Please enter valid transaction_id and try again	Validate the transaction id and retry
0002/202		Invalid mail ID. Please enter and try again	Entered email is wrong
0002/202		email is mandatory.Please enter and try again	Email field is mandatory
0002/202		email is invalid.Please enter and try again	The entered email is wrong
0001/202		type is mandatory.Please enter and try again	If the type is empty or the field is missing.
0002/202		Invalid journey.Please enter valid journey and try again	Entered journey is wrong
401/401		Missing channel	Channel is mandatory
401/401		Missing transactionId	Transaction id is mandatory
0002/202		customer_id is invalid.Please enter and try again	Entered customer_id is wrong
0003/500		EMG: API TIMEOUT ERROR	Internal server error
400/400		Resubmit the request with new RequestNumber	If the FATCA input API returns a type 401

BE Error Code	FE Error code	Scenarios	Next steps
400/400		Journey will be drop	BAnk api error

Email Verification

Overview

This document details the integration process for email verification using the Verify OTP API (api/v3/customer_otpservice/verify-email-otp). The integration involves sending an OTP to the user's email and verifying it to complete the authentication process.

Ex API	HDFC API
Experince Email Verification api/v3/customer_otpservice/verify-email-otp	Verify OTP https://10.226.163.41:5142/ETWOFAOTP/PS_ETWOF AQ TP FACTIVA_OUTPUT_URL: https://api-uat.hdfcbank.com/SOAAPISilver/Factiva_ClosedAC/ProxyService/PS_SOAFactiva_S FACTIVA_INPUT_URL: https://api-uat.hdfcbank.com/SOAAPISilver/Factiva_ClosedAC/ProxyService/PS_SOAFactiva_S FACTIVA_STATUS_URL: https://api-uat.hdfcbank.com/SOAAPISilver/Factiva_ClosedAC/ProxyService/PS_SOAFactiva_S

Partner Integration Document

1. Using otp_transaction_id and OTP received through EMIAL Verify OTP API will be called.
2. Verification API will internally call the HDFC Verification API .
4. If OTP verification API is successful, then it will generate OTP. We will get otp_transaction_id in response for verification.

7. OTP will be sent to the entered email.

Header Parameters

Field	Mandatory	Data Type	Description	Comment
transactionId	Y	Varchar 40	Unique number for traceability through the flow	
scope	Y	varchar	Field to identify a partner. Will be shared during access of API. Ex: SETU	
access_token	Y	String	Access token for Authorization of API	<p>Ex:</p> <pre>eyJ0eXAiOiJKV1QiLCJhbGciOiJIUzI1NiJ9.eyJmcmVzaCI6ZmFsc2UsImhhdCI6MTcxOTYyMzA5OCwianRpljoiYTUxMGY3YWQtZjUwOC00OTM4LWJhYTAtZmYwMTI0OWQ3YzMyliwidHlwZSI6ImFjY2VzcylsInN1Yil6IjA2NzMwNDZmLTViYzMtNDVjNC04ZjZjLTBhZTNhMmM1Mjk2NCIsIm5iZil6MTcxOTYyMzA5OCwiY3NyZil6IjgwbDBINzZm4LWVjZmUtNGFkZC1hMGMyLWJ2NzUzNGM3OGY2NSIsImV4cCI6MTcxOTYyNjY5OH0.SEGzf_Cg0y1mp2j_5HFfo1PxW3mqzzywV3tiQ4DKAgw</pre> <p>Note: Partner will send the access_token in header and API Gateway to accept and pass the same as "Authorization" header to backend</p>

Request Parameters

Field	Mandatory	Data Type	Description	Comment
otp	Y	Numeric (6)	Mobile OTP	Ex: 123456
otp_transaction_id	Y	Varchar 36	transaction Id received during OTP generation	Ex: 58b66b6a-420c-4b80-bee5-dbb5ed9aeb45
journey_reference_no	Y	Varchar 36	Journey Reference number	Ex:42a6b2c0-03c5-4576-98b3-0a9c03f73897

Response Parameter

Field	Mandatory	Description
journey_reference_no	Y	Customer Identifier Ex: d6668e1c-2b6f-450c-b5e2-c460a2576495
email	Y	Email Ex:abc@gmail.com

Sample request and response

Request	Response
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<pre>{ "journey_reference_no":"42a6b2c0-03c5-4576-98b3-0a9c03f73897", "otp": "123456", "otp_transaction_id":"a9b8b314-6222-4fa8-a603-fbe9359e8d61" }</pre>	<pre>{ "data": { "journey_reference_no": "42a6b2c0-03c5-4576-98b3-0a9c03f73897", "email": "pavan@gmail.com" }, "message": "Success", "response_code": 200 }</pre>
<pre>{ "journey_reference_no":"42a6b2c0-03c5-4576-98b3-0a9c03f73897", "otp": "123456", "otp_transaction_id":"a9b8b314-6222-4fa8-a603-fbe9359e8d61" }</pre>	<pre>{ "data": None, "message": "Journey will be Continue", "response_code": 200 }</pre>

Error Codes

BE Error Code	FE Error Code	Scenarios	Next steps
401/401		Missing transactionId	Validate the transaction id and retry
401/401		Missing channel	Channel is mandatory
0002/202		customer_id is invalid.Please enter and try again	Entered customer_id is wrong
0002/202		Invalid transaction_id.Please enter valid transaction_id and try again	Validate the transaction_id and retry
0001/202		Invalid otp.Please enter valid otp and try again	Validate the otp and retry
0002/202		Invalid channel.Please enter valid channel and try again	Validate the channel and retry

0040/202		Invalid otp_transaction_id, Please enter valid otp_transaction_id and try again	Validate the otp transaction id and retry
401/401		Invalid Access Token	Enter valid access token
0004/202		It looks like you have exhausted your wrong OTP limit. Please try again later.	From verification api
0005/202 -		OTP expired! Don't worry; simply request a new OTP.	Enter otp before it expires.
0002/202 -		The OTP doesn't match. Please retry.	Enter valid otp and try again
202/202 -		Please generate new one-time password and try again	Verification Bank API issue
0003/500 -		EMA: API TIMEOUT ERROR	Check logs
0003/400 -		OVL: Connectionref Error at E2FA	Once the API is up, can try the scenario again.
0002/202		Invalid journey.Please enter valid journey and try again	Entered journey is wrong
400/400		Resubmit the request with new RequestNumber	If the FATCA input API returns a type 401
400/400		Journey will be drop	BANK api error

State API

Overview

The State API is an endpoint used to process and verify data for specific financial services, including user identification, journey details, consent, and nominee information, using structured request and response formats with error handling.

Ex API	HDFC API
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<p>Experince Email generation /api/v3/fixed_deposit/fd-state</p>	<p>Crosscore API: https://api-uat.hdfcbank.com/SOAAPISilver/Hunter_FraudNet_services/ProxyServices/PS_Fraudnet_UserVerification</p>
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Header Parameters

Field	Man dato ry	Data Type	Description	
transactionId	Y	Varchar 40	Unique number for traceability through the flow	Ex: rb9IK3Oz11KY1qffloY
scope	Y	varchar	Field to identify a partner. Will be shared during access of API. Ex: SETU	Ex: Indmoney
access_token	Y	String	Access token for Authorization of API	Ex: eyJ0eXAiOiJKV1QiLCJhbGciOiJIUzI1NiJ9.eyJmcmVzaCI6ZmFsc2UsImhhdCI6MTcxOTYyMzA5OCwianRpljoiYTUxMGY3YWQzUWOC00OUM4LWJhYTAtZmYwMTI0OWQ3YzMyliwidHlwZSI6ImFjY2VzcyIsbnN1Yil6IjA2NzMwNDFmLTViYzMtNDVjNC04ZjZjLTBhZTNhMmM1Mjk2NCIsIm5iZil6MTcxOTYyMzA5OCwiY3NyZil6IjgwMDBINzM4LWVjZmUtNGFkZC1hMGMyLWI2NzUzNGM3OGY2NSIsImV4cCI6MTcxOTYyNjY5OH0.SEGzf_Cg0y1mp2j_5HFfo1PxW3mqzzvwV3tiQ4DK

				Agw
channel	Y	String	Channel	Ex: INDMONEY

Request Parameters

Field	Mandatory	Data Type	Description Comment
journey_reference_no	Y	Varchar 36	Journey Reference number Ex:42a6b2c0-03c5- 4576-98b3-0a9c03f 73897
journey	Y	Varchar	Journey Ex: SA
ip_address	N	Varchar	ip_addre ss Ex:"110.2 24.117.1 96"
source	N	Varchar	Source Ex: Mobil e/web

maker_id	N		Varchar	Maker_id Ex: hdfc8471
checker_id	N		Varchar	Checker_id Ex: hdfv3223
mis_code	N		Varchar	Mis_code Ex: 700
aadhaar_reference_number	N		Varchar	Aadhaar_reference_number Ex: 1234678 9145
marketing_details	N	Y		
lg_code	N	Y/N	Varchar	Lg_code Ex: 1234678 9150
lc_code	N	Y/N	Varchar	Lc_code Ex: 1234678 9151
utm_campaign	N	Y/N	Varchar	Utm_campaign ex:ind_money
utm_content	N	Y/N	Varchar	Utm_cont

				ent Ex: content_i ndmoney
utm_creative	N	Y/N	Varchar	Utm_crea tive Ex: content_i ndmoney
utm_medium	N	Y/N	Varchar	Utm_med ium Ex: utm_med ium
utm_source	N	Y/N	Varchar	Utm_source Ex: inmoney
utm_term	N	Y/N	Varchar	Utm_term Ex: inmoney
branch_code	N	Y/N	Varchar	Branch_code Ex: inmoney
lg_name	N	Y/N	Varchar	Lg_name Ex: inmoney
mc_id	N	Y/N	Varchar	Mc_id Ex: inmoney

icid	N	Y/N	Varchar	Icid Ex: inmoney
promo_code	N	Y/N	Varchar	Promo_code Ex: inmoney
consent_details	N	Y		
code	N	Y	Varchar	Ex: AADHAAR_BASED_A THENTICATION
value	N	Y	Varchar	Ex: Y/N/null
aml_details	N	Y		
employment_type	N	Y/N	Varchar	ex:2
organization_type	N	Y/N	Varchar	Ex:2
source_of_income	N	Y/N	Varchar	Ex:2
annual_income	N	Y/N	Varchar	Ex:2
residence_type	N	Y/N	Varchar	Ex:2
incorporation_date	N	Y/N	Varchar	Ex:2020/05/07

self_employed_since	N	Y/N	Varchar	Ex: 1980/07
self_employee_category	N	Y/N	Varchar	Ex:2
nature_of_business	N	Y/N	Varchar	Ex:2
type_of_firm	N	Y/N	Varchar	Ex:2
Customer_details	N			
communication_address	Y	N		
address1	Y	N	Varchar	Ex: "Niveus solutions"
address2	Y	N	Varchar	Ex: "Niveus solutions"
address3	N	N	Varchar	Ex: "Niveus solutions"
city_id	Y	N	Varchar	Ex:ce2c0689-b060-497 -901c-f634c9f80f92
pincode	Y	N	Varchar	Ex: 576101
permanent_address	Y	N		
city_id	Y	N	Varchar	Ex:ce2c0689-b060-497 -901c-f634c9f80f92
state_id	Y	N	Varchar	Ex: ac902f19-0a35-4500-9 6-d6c9818e9405

personal_details	Y	N		
email_validate	N	N	Varchar	Ex: Y/N
marital_status	Y	N	Integer	Ex: 1
father_name	Y	N	Varchar	Ex: ABC
mother_name	Y	N	Varchar	Ex: XYZ
spouse_name	Y/N	N	Varchar	Ex: PQR
nearest_landmark	Y	N	Varchar	Ex: HDFC BANK
city_of_birth_id	Y	N	Varchar	Ex:ce2c0689-b060-497 -901c-f634c9f80f92
cust_nationality	Y/N	N	Varchar	Ex:IN
birth_country	Y/N	N	Varchar	EX:IN
cust_maiden_name	Y/N	N	Varchar	EX: MNO
emp_id	Y/N	N	Varchar	EX: hdfc0000
emp_name	Y/N	N	Varchar	Ex: hsfc bank
tax_country1	Y/N	N	Varchar	Ex: In
tax_country2	Y/N	N	Varchar	Ex: AM
flg_tax_country_res1	Y/N	N	Varchar	Ex: Y/N/null
flg_tax_country_res2	Y/N	N	Varchar	Ex: Y/N/null
flg_tax_country_citizen1	Y/N	N	Varchar	Ex: Y/N/null
flg_tax_country_citizen2	Y/N	N	Varchar	Ex: Y/N/null
tax_address	Y/N		Varchar	Ex: P/C

account_details	Y	N		
selected_branch_id	Y/N	N	Varchar	Ex:5c931e01-22e3-46c -9bec-e3d558621a8
selected_product_id	Y/N	N	Varchar	Ex: 710c81fc-96af-490b-b2 0-3d1c9b09e832
nominee_details	Y	N		
nominee_address1	Y	N	Varchar	Ex: Niveus
nominee_address2	Y	N	Varchar	Ex:Niveus
nominee_addres3	N	N	Varchar	Ex: Nivues
nominee_city_id	Y	N	Varchar	Ex:ce2c0689-b060-497 -901c-f634c9f80f92
nominee_state_id	Y	N	Varchar	Ex:ac902f19-0a35-450 98f6-d6c9818e9405
nominee_pincode	Y	N	Varchar	Ex: 576101
nominee_relation_ship_id	Y	N	Integer	Ex : 1
nominee_dob	Y	N	Varchar	Ex: 2024-07-16
nominee_name	Y	N	Varchar	Ex: ABC
guardian_address1	Y	N	Varchar	Ex: HDFC
guardian_address2	Y	N	Varchar	EX: HDFC

guardian_address3	N	N	Varchar	Ex: HDFC
guardian_city_id	Y	N	Varchar	Ex:ce2c0689-b060-497-901c-f634c9f80f92
guardian_pincode	Y	N	Varchar	Ex : 576101
guardian_relation_ship_id	Y	N	Integer	Ex: 1
guardian_dob	Y	N	Varchar	Ex: 1998-04-04
guardian_name	Y	N	Varchar	Ex: XYZ
smart_account_opening_request	Y	N		
mandate_details_request	Y	N		
mandate_end_date	Y	N	Varchar	Ex:2025-07-07/Null
mandate_flag	Y	N	Varchar	Ex: Y
mandate_remarks	Y	N	Varchar	Ex:Inmoney remarks

Master Values to be used for master API

Field	Master API Request	Description
source_of_income	{"source_of_income":{"employee_code":23}}	Based on the employee type source of income will display
annual_income	{"annual_income":"Y"}	This will display all annual income dropdowns
employment_type	{"employee_type":"Y"}	This will display all employment type dropdown
residence_type	{"residence_type":"Y"}	This will display all residence-type dropdown

organization_type	{"organization_type":"Y"}	This will display all organization-type dropdown
self_employee_category	{"self_employed_professional":"Y"}	This will display all self-employee category-type dropdown
nature_of_business	{"nature_of_business":"Y"}	This will display all nature of business-type dropdown
type_of_firm	{"firm_type":"Y"}	This will display all types of firm-type dropdown
Nominee_relation_ship_id guardian_relation_ship_id	{ "relation_ship": { "journey_reference_no": "08b17b46-97fb-4d61-9a0e-4c a835880fbd", "relationship": "Y" } }	This will display all nominee_relation-type dropdown
guardian_city_id nominee_city_id nominee_state_id city_of_birth_id city_id state_id city_id	{"city":{"city_name":"udupi"}}	This will display all city-type dropdown
pincode guardian_pincode nominee_pincode	{"pincode":"576101"}	This will display all pincode-type dropdown
selected_branch_id		This will display all branch-type dropdown

selected_product_id		This will display all product-type dropdown
marital_status		This will display all marital status-type dropdown

Response Parameter

Field	Mandatory	Data Type	Description	Comment
application_id	Y	varchar(36)	application_id	Ex:58b66b6a-420c-4b80-bee5-dbb5ed9aeb45
journey_reference_no	Y	varchar(36)	journey_reference_no	Ex:58b66b6a-420c-4b80-bee5-dbb5ed9aeb45

Sample request and response

Request	Response
<pre>{ "journey_reference_no": "aeb3e2d1-b7fc-4c00-897e-a918c64afb9d", "journey": "SA", "ip_address": "110.224.117.196", "source": "MOBILE", "maker_id": "hdfc8471", "checker_id": "hdfc8472", "mis_code": "700", "aadhaar_reference_number": "12346789145",</pre>	<pre>{ "data": { "application_id": "18a7f35f-68ce-4daa-b0b2-0f5aec53399e", "journey_reference_no": "97e035c4-57de-4224-bffe-ba6b1b0912f3" }, "message": "Success", "response_code": 200 }</pre>


```
"marketing_details": {
  "lg_code": "12346789150",
  "lc_code": "12346789151",
  "utm_campaign": "indmoney",
  "utm_content":
"content_indmoney",
  "utm_creative":
"utm_campaign",
  "utm_medium":
"utm_campaign",
  "utm_source":
"utm_campaign",
  "utm_term": "utm_campaign",
  "branch_code":
"utm_campaign",
  "lg_name": "utm_campaign",
  "mc_id": "utm_campaign",
  "icid": "utm_campaign",
  "promo_code":
"Indmoney_SA"
},
"consent_details": [
  {
    "code":
"AADHAAR_BASED_AUTHENTICA
TION",
    "value": "Y",
    "language": null
  },
  {
    "code":
"EMAIL_STATEMENTS",
    "value": null
  },
  {
    "code": "REVIEW",
    "value": null
  },
  {
    "code": "VKYC",
```

<pre>"value": null }, { "code": "PEP", "value": "N" }, { "code": "DIGITAL_ACCOUNT_OPENING_A ND_FUNDING", "value": null }, { "code": "CONSENT_FOR_DEPOSITS_AND_ RELEVANT_SERVICES_NTB", "value": "Y" }, { "code": "CONSENT_FOR_DEPOSITS_AND_ RELEVANT_SERVICES_SAFDOD", "value": "N" }, { "code": "CONSENT_FOR_OTHER_RELEVA NT_PRODUCTS_AND_SERVICES_ NTB", "value": "N" }, { "code": "CONSENT_FOR_OTHER_RELEVA NT_PRODUCTS_AND_SERVICES_ SAFDOD", "value": "N" }, { "code": "AADHAAR_DOB", "value": "Y"</pre>	
---	--

```
    }  
  ],  
  "aml_details": {  
    "employment_type": 2,  
    "organization_type": 2,  
    "source_of_income": 2,  
    "annual_income": 3,  
    "residence_type": 5,  
    "incorporation_date": null,  
    "self_employed_since": null,  
    "self_employee_category": 0,  
    "nature_of_business": null,  
    "type_of_firm": null  
  },  
  "customer_details": {  
    "communication_address": {  
      "address1": "niveus",  
      "address2": "nivues",  
      "address3": "niveus",  
      "city_id":  
"ce2c0689-b060-4971-901c-f634c9f8  
0f92",  
      "pincode": "400001"  
    },  
    "permanent_address": {  
      "city_id":  
"ce2c0689-b060-4971-901c-f634c9f8  
0f92",  
      "state_id":  
"ac902f19-0a35-4500-98f6-d6c9818e  
9405"  
    },  
    "personal_details": {  
      "city_of_birth_id":  
"ce2c0689-b060-4971-901c-f634c9f8  
0f92",  
      "email_validate": "Y",  
      "father_name": "abc",  
      "marital_status": 1,  
      "mother_name": "abcd",  
      "spouse_name": "abcde",
```

```
"nearest_landmark": "Dream
Park",
"cust_nationality": "IN",
"birth_country": "INDIA",
"cust_maiden_name": "xyz",
"emp_id": "hdfc8457",
"emp_name": "HDFC
BANK",
"tax_country1": "Canada",
"tax_country2": "India",
"flg_tax_country_res1": "Y",
"flg_tax_country_res2": "N",
"flg_tax_country_citizen1":
"Y",
"flg_tax_country_citizen2":
null
},
"tax_address": "P"
},
"account_details": {
"selected_branch_id":
"5c931e01-22e3-46d1-9bec-e3d5586
21a8e",
"selected_product_id":
"710c81fc-96af-490b-b2a0-3d1c9b0
9e832"
},
"nominee_details": {
"guardian_address1": "hdfc",
"guardian_address2": "hdfc",
"guardian_address3": "hdfc",
"guardian_city_id":
"ce2c0689-b060-4971-901c-f634c9f8
0f92",
"guardian_dob": "1998-07-08",
"guardian_name": "abc",
"guardian_pincode": "400001",
"guardian_relation_ship_id":
26,
"is_minor": true,
"nominee_address1": "hdfc",
```

<pre>"nominee_address2": "hdfc", "nominee_address3": "hdfc", "nominee_city_id": "ce2c0689-b060-4971-901c-f634c9f8 0f92", "nominee_state_id": "ac902f19-0a35-4500-98f6-d6c9818e 9405", "nominee_pincode": "400001", "nominee_dob": "2024-07-16", "nominee_name": "sushmitha", "nominee_relation_ship_id": 1 }, "smart_account_opening_request" : { "mandate_details_request": { "mandate_end_date": "2099-01-05", "mandate_flag": "Y", "mandate_remarks": "Indmoney account details" } } }</pre>	
--	--

Error codes

BE Error Code	UI Display	Scenarios
401	<pre>{ "message": "Missing Transactionid", "response_code": 401 }</pre>	If transactionid is missing in header
401	<pre>{ "message": "Invalid Access Token","response_code": 401 }</pre>	Invalid access token

BE Error Code	UI Display	Scenarios
401	{ "message": "Missing Channel", "response_code": 401 }	If channel is missing in header
202	{ "message": "Invalid channel.Please enter valid channel and try again", "response_code": "0002" }	Entered channel is wrong
202	{ "message": "Invalid transaction_id.Please enter valid transaction_id and try again", "response_code": "0002" }	Entered transactio_id is wrong
202	{ "message": "Invalid Journey.Please enter valid Journey and try again", "response_code": "0002" }	Entered journey is wrong
202	{ "message": "Invalid customer_id.Please enter valid customer_id and try again", "response_code": "0002" }	The entered customer_id is wrong
202	{ "message": "Consent DTO Error", "response_code": "0002" }	If code or value is missing in the request
202	{ "message": "Father name and mother can't be same. Please enter valid names", "response_code": "0002" }	If father name and mother name is same
202	{ "message": "Father name / mother name / spouse name can't be same. Please enter valid names", "response_code": "0002" }	If father name ,spouse and mother name is same

BE Error Code	UI Display	Scenarios
202	{ "message": "Invalid marital_status_code.Please enter valid marital_status_code and try again", "response_code": "0002" }	Entered marital status is wrong
202	{ "message": "city_of_birth is mandatory.Please enter and try again", "response_code": "0002" }	If personal details dto is present then city of birth is a mandatory flag
400	{ "message": "Please enter an email and try again.", "response_code": "0002" }	If email value is N
202	{ "message": "Father_name is Invalid.Please enter and try again", "response_code": "0002" }	If len is more than 40
202	{ "message": "mother_name is Invalid.Please enter and try again", "response_code": "0002" }	If len is more than 40
202	{ "message": "mother_name is mandatory.Please enter and try again", "response_code": "0002" }	If personal details dto is present then mother is a mandatory flag
202	{ "message": "Father_name is mandatory.Please enter and try again", "response_code": "0002" }	If personal details dto is present then father is a mandatory flag
202	{ "message": "spouse_name is Invalid.Please enter and try again", "response_code": "0002" }	If len is more than 40

BE Error Code	UI Display	Scenarios
202	{ "message": "Invalid communication_address_address1 .Please enter valid communication_address_address1 and try again", "response_code": "0002" }	If length is more than 105
202	{ "message": "Invalid communication_address_address2 .Please enter valid communication_address_address2 and try again", "response_code": "0002" }	If length is more than 105
202	{ "message": "Invalid communication_address_address3 .Please enter valid communication_address_address3 and try again", "response_code": "0002" }	If length is more than 105
202	{ "message": "Invalid communication_address_zip_code.Pleas e enter valid communication_address_zip_code and try again", "response_code": "0002" }	If length is more than 105
202	{ "message": "marital_status_code is invalid.Please enter and try again", "response_code": "0002" }	Marital code is wrong
202	{ "message": "Invalid nominee_dob.Please enter valid nominee_dob and try again", "response_code": "0002" }	If the age is < 0

BE Error Code	UI Display	Scenarios
202	{ "message": "Invalid employee_type.Please enter valid employee_type and try again", "response_code": "0002" }	Other than integer value
202	{ "message": "Invalid nominee_address1.Please enter valid nominee_address1 and try again", "response_code": "0002" }	If length is more than 105
202	{ "message": "Invalid nominee_address2.Please enter valid nominee_address2 and try again", "response_code": "0002" }	If length is more than 105
202	{ "message": "nominee_city_id is mandatory.Please enter and try again", "response_code": "0002" }	If nominee dto is present then this is mandatory
202	{ "message": "nominee_state_id is mandatory.Please enter and try again", "response_code": "0002" }	If nominee dto is present then this is mandatory
202	{ "message": "nominee_zip_code is mandatory.Please enter and try again", "response_code": "0002" }	If nominee dto is present then this is mandatory
202	{ "message": "nominee_name is mandatory.Please enter and try again", "response_code": "0002" }	If nominee dto is present then this is mandatory
202	{ "message": "Invalid nominee_address3..Please enter valid nominee_address3 and try again", "response_code": "0002" }	If length is more than 105

BE Error Code	UI Display	Scenarios
	}	
202	{ "message": "Invalid nominee_city_id .Please enter valid nominee_id and try again", "response_code": "0002" }	City_id length is more than 37
202	{ "message": "Invalid nominee_state_id .Please enter valid nominee_state_id and try again", "response_code": "0002" }	state_id length is more than 37
202	{ "message": "Invalid nominee_name.Please enter valid nominee_name and try again", "response_code": "0002" }	If a special character is present
202	{ "message": "nominee_relation_ship_id is mandatory.Please enter and try again", "response_code": "0002" }	If a special character is present
202	{ "message": "Invalid nominee_relation_ship_id.Please enter valid nominee_relation_ship_id and try again", "response_code": "0002" }	If you enter id other than interger
202	{ "message": "nominee_dob is mandatory.Please enter and try again", "response_code": "0002" }	If nominee dto is present then this is mandatory
202	{ "message": "guardian_name is mandatory.Please enter and try again", "response_code": "0002" }	If nominee dto is present ,if is_minor flag is true. then this is mandatory

BE Error Code	UI Display	Scenarios
202	{ "message": "guardian_address1 is mandatory.Please enter and try again", "response_code": "0002" }	If nominee dto is present ,if is_minor flag is true. then this is mandatory
202	{ "message": "guardian_dob is mandatory.Please enter and try again", "response_code": "0002" }	If nominee dto is present ,if is_minor flag is true. then this is mandatory
202	{ "message": "guardian_relation_ship_id is mandatory.Please enter and try again", "response_code": "0002" }	If nominee dto is present ,if is_minor flag is true. then this is mandatory
202	{ "message": "guardian_city_id is mandatory.Please enter and try again", "response_code": "0002" }	If nominee dto is present ,if is_minor flag is true. then this is mandatory
202	{ "message": "guardian_zip_code is mandatory.Please enter and try again", "response_code": "0002" }	If nominee dto is present ,if is_minor flag is true. then this is mandatory
202	{ "message": "guardian_address2 is mandatory.Please enter and try again", "response_code": "0002" }	If nominee dto is present ,if is_minor flag is true. then this is mandatory
202	{ "message": "Invalid guardian_name.Please enter valid guardian_name and try again", "response_code": "0002" }	If a Special character is present
202	{ "message": "Invalid guardian_address1.Please enter valid guardian_address1 and try again", "response_code": "0002" }	Length is more than 105

BE Error Code	UI Display	Scenarios
202	{ "message": "Invalid guardian_address2.Please enter valid guardian_address2 and try again", "response_code": "0002" }	Length is more than 105
202	{ "message": "Invalid guardian_address3.Please enter valid guardian_address3 and try again", "response_code": "0002" }	Length is more than 105
202	{ "message": "Invalid guardian_city_id .Please enter valid guardian_city_id and try again", "response_code": "0002" }	Entered city id is worng
202	{ "message": "Invalid employee_type.Please enter valid employee_type and try again", "response_code": "0002" }	Entered employee id is other than interger
202	{ "message": "Invalid organization_type.Please enter valid organization_type and try again", "response_code": "0002" }	Entered organization is other than interger
202	{ "message": "Invalid source_of_funds.Please enter valid source_of_funds and try again", "response_code": "0002" }	Entered source of income is other than interger
202	{ "message": "Invalid annual_income.Please enter valid annual_income and try again", "response_code": "0002" }	Entered annual income is other than interger

BE Error Code	UI Display	Scenarios
202	{ "message": "Invalid residence_type.Please enter valid residence_type and try again", "response_code": "0002" }	Entered residence type is other than interger
202	{ "message": "Invalid self_employee_category.Please enter valid self_employee_category and try again", "response_code": "0002" }	Entered self employee category is other than interger
202	{ "message": "Invalid nature_of_business.Please enter valid nature_of_business and try again", "response_code": "0002" }	Entered nature of business is other than interger
202	{ "message": "Invalid type_of_firm.Please enter valid type_of_firm and try again", "response_code": "0002" }	Entered type of firm is other than interger
400	{ "message": "KYC completion pending", "response_code": "0002" }	If entered aadhaar reference is not present in db
202	{ "data": { "application_id": "18a7f35f-68ce-4daa-b0b2-0f5aec53399e", "journey_reference_no": "97e035c4-57de-4224-bffe-ba6b1b0912f3" }, "message": "Failed", "response_code": 202 }	Factiva Failed error
400	{ "message": "Guardian age must be greater than 18", }	Guardian age must be >18

BE Error Code	UI Display	Scenarios
	"response_code": 400 }	
400	{ "message": "Please enter the guardian name", "response_code": 400 }	Special character in the name
400	{ "message": "Customer details not available.Please enter valid customer_id and try again", "response_code": "0002" }	If customer_address table is blank
400	{ "message": "Crosscore check failed", "response_code": 400, "http_status": 400, }	Cross core api error
500	{ "message": "Internal Server Error{some error message}", "response_code": 500 }	Internal server error
202	{ "message": "nominee_address1 is mandatory.Please enter and try again", "response_code": "0002" }	If nominee dto is present then this is mandatory
400	{ "message": "Master_value mismatch", "response_code": 400 }	If any of the master value doesn't match with the master api
202	{ "message": "Invalid city_of_birth_id .Please enter valid city_of_birth_id and try again.", "response_code": "0002" }	The entered city of birth id is more than 37 character
202	{ "message": "communication_address1 is mandatory.Please enter and try again", "response_code": "0002" }	If customer details, communication address dto is present, then this is mandatory

BE Error Code	UI Display	Scenarios
	}	
202	{ "message": "communication_address1 is mandatory.Please enter and try again", "response_code": "0002" }	If customer details, communication address dto is present, then this is mandatory
202	{ "message": "communication_address_city_id is mandatory.Please enter and try again", "response_code": "0002" }	If customer details, communication address dto is present, then this is mandatory
202	{ "message": "Invalid communication_address_city .Please enter valid communication_address_city and try again", "response_code": "0002" }	Entered city is wrong length >37
202	{ "message": "communication_address_zip_code is mandatory.Please enter and try again", "response_code": "0002" }	If customer details, communication address dto is present, then this is mandatory
202	{ "message": "journey is mandatory.Please enter and try again", "response_code": "0002" }	If journey is blank ""
202	{ "message": "permanent_city_id is mandatory.Please enter and try again", "response_code": "0002" }	If customer details, permanent address dto is present, then this is mandatory
202	{ "message": "Invalid city_id .Please enter valid city_id and try again", "response_code": "0002" }	Entered cityid is wrong
202	{ "message": "permanent_state_id is	If customer details, permanent address

BE Error Code	UI Display	Scenarios
	mandatory.Please enter and try again", "response_code": "0002" }	dto is present, then this is mandatory
202	{ "message": "Invalid state_id .Please enter valid state_id and try again", "response_code": "0002" }	The entered state id is wrong
202	{ "message": "Account is already created", "response_code": 202, "http_status": 202}	If SA is created for this customer
202	{ "message": "Sorry, we could not process your application", "response_code": 202, "http_status": 202}	If journey_status is not factiva_success
202	{ "message": "nearest_landmark is mandatory.Please enter and try again", "response_code": "0002", "http_status": 202}	Nearest landmark is mandatory
202	{ "message": "Invalid nearest_landmark .Please enter valid nearest_landmark and try again", "response_code": "0002", "http_status": 202}	If nearest landmark is None or empty string
202	{ "message": "Invalid email_validate .Please enter valid email_validate and try again", "response_code": "0002" }	If email validate is null or ""
202	{ "message": "Invalid mandate_end_date.Please enter and try again", }	If value is blank ("")

BE Error Code	UI Display	Scenarios
	"response_code": "0002", "http_status": 202}	
202	{ "message": "Invalid mandate_flag.Please enter and try again", "response_code": "0002", "http_status": 202}	If value is blank ("")
202	{ "message": "Invalid mandate_remarks.Please enter and try again", "response_code": "0002", "http_status": 202}	If value is blank ("")

Consent API

Overview

The Consent API facilitates experience-based consent for fixed deposits, providing authorization and traceability through unique transaction IDs, scopes for partner identification, and mandatory consent details in the request, with error handling for invalid tokens, channels, and journeys.

Ex API
Experince Consent API /api/v3/fixed_deposit/fd-consent

Header Parameters

Field	Mandatory	Data Type	Description	Comment
transactionId	Y	Varchar r 40	Unique number for traceability through the flow	
scope	Y	varchar	Field to identify a partner. Will be shared during access of API. Ex: SETU	
access_token	Y	String	Access token for Authorization of API	Ex: eyJ0eXAiOiJKV1QiLCJhbGciOiJIUzI1NiJ9.eyJmcmVzaCI6ZmFsc2UsImhhdCI6MTcxOTYyMzA5OCwianRpIjoiTUxMGY3YWQjZjUwOC00OUM4LWJhYTAtZmYwMTI0OWQ3YzMyliwidHlwZSI6ImFjY2VzcylslN1Yil6ljA2NzMwNDFmLTViYzMtNDVjNC04ZjZjLTBhZTNhMmM1Mjk2NCIsIm5iZil6MTcxOTYyMzA5OCwiY3NyZil6IjgwMDBINzM4LWVjZmUtNGFkZC1hMGMyLWI2NzUzNGM3OGY2NSIsImV4cCI6MTcxOTYyNjY5OH0.SEGzf_Cg0y1mp2j_5HFfo1PxW3mqzzywV3tiQ4DKAgw
channel	Y	String	Channel	Ex: INDMONEY

Request Parameters

Field	Mandatory	Data Type	Description Comment
-------	-----------	-----------	---------------------

journey_reference_no	Y	Varchar 36	Journey Reference number Ex:42a6b2c0-03c5-4576-98b3-0a9c03f73897
journey	Y	Varchar	Journey Ex: SA
consent_details	Y		
code	Y	Varchar	Ex: AADHAAR_BASED_AUTHENTICATION
value	Y	Varchar	Ex: Y/N/null

Response Parameter

Field	Mandatory	Data Type	Description	Comment
message	Y	varchar	message	Ex:success

Sample request and response

Request	Response
<pre>{ "journey_reference_no": "0c323202-da51-408a-8f71-999a52e170a0", "journey": "SA", "consent_details": [{ "code": "AADHAAR_BASED_AUTHENTICATION", "value": "Y", "language": null }, { "code": "EMAIL_STATEMENTS", "value": null }] }</pre>	<pre>{ "data": null, "message": "Success", "response_code": 200 }</pre>

Error codes

BE Error Code	UI Display	Scenarios
401	<pre>{ "message": "Invalid Access Token","response_code": 401 }</pre>	Invalid access token
400	<pre>{ "message": "Invalid channel.Please enter valid channel and try again", "response_code": "0002" }</pre>	Entered channel is wrong
202	<pre>{ "message": "email_validate is mandatory", "response_code": "0002", "http_status": 202}</pre>	Email validate is mandatory
202	<pre>{ "message": "Invalid transaction_id.Please enter valid transaction_id and try again",</pre>	Entered transactio_id is wrong

BE Error Code	UI Display	Scenarios
	"response_code": "0002" }	
202	{ "message": "Invalid Journey.Please enter valid Journey and try again", "response_code": "0002" }	journey is invalid
401	{ "message": "Missing Transaction", "response_code": 401 }	Transaction id is missing
401	{ "message": "Missing Channel", "response_code": 401 }	channel is mandatory
202	{ "message": "journey is mandatory.Please enter and try again", "response_code": "0002" }	Journey is mandatory
202	{ "message": "Invalid customer_id.Please enter and try again", "response_code": "0002" }	Invalid customer_id
202	{ "message": "Invalid Journey/Customer_id.Please enter valid Journey and try again", "response_code": "0002" }	Invalid customer_id/journey
500	{ "message": "consent_details are mandatory", "response_code": 500 }	consent_details are mandatory
400	{ "message": "CNA: Internal server error", "response_code": "0005" }	Internal Server error

SA Creation API

Overview

This API fetches all the user data from the db and passes it to the smart account opening bank api.

Ex API	HDFC API
Experience create savings account /api/v3/fixed_deposit/create-savings-account	dosmartaccountopening https://api-uat.hdfcbank.com/OBPAPI/com.ofss.fc.cz.hdfc.obp.webservice/SmartAccountOpeningRestWrapper/dosmartAccountOpening SmartAccountOpeningInquiry https://api-uat.hdfcbank.com/OBPAPI/com.ofss.fc.cz.hdfc.obp.webservice/SmartAccountOpeningInquiry

SA Creation API Process:

Validation:

- Input parameters and headers are validated.
- A check is performed on the CRM item key.

Data Retrieval:

- Customer data required for the SA bank API is fetched from the database.

Account Creation:

- If the SA account is successfully created, the CRM API is called to generate a lead ID.

Error Handling:

- If the SA Creation API fails, an error response is sent.
- In case of a timeout with the SA bank API, the SA Enquiry API is called to verify if the account has been created.

Header Parameters

Field	Mandatory	Data Type	Description	Comment
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channel	Y	varchar (10)	Field to identify a partner. Will be shared during access of API	Ex: SETU
scope	Y			
transactionId	Y	varchar(40)	unique number for traceability through the flow	
access_token	Y	String	Access token for Authorization of API	<p>Ex:</p> <p>eyJ0eXAiOiJKV1QiLCJhbGciOiJIUzI1NiJ9.eyJmcmVzaCI6ZmFsc2UsImhhdCI6MTcxOTYyMzA5OCwianRpljoiYTUxMGY3YWQtZjUwOC00OTM4LWJhYTAtZmYwMTI0OWQ3YzMyliwidHlwZSI6ImFjY2VzcyIsbnN1YiI6IjA2NzMwNDFmLTViYzMtNDVjNC04ZjZjLTBhZTNhMmM1Mjk2NCIsIm5iZiI6MTcxOTYyMzA5OCwianY3NyZiI6IjgwMDBINzM4LWVjZmUtNGFkZC1hMGMyLWI2NzUzNGM3OGY2NSIsImV4cCI6MTcxOTYyNjY5OH0.SEGzf_Cg0y1mp2j_5HFfo1PxW3mqzzywV3tiQ4DKAgw</p> <p>Note: Partner will send the access_token in header and API Gateway to accept and pass the same as "Authorization" header to backend</p>

Request Parameters

Field	Mandatory	Data Type	Description	Comment
application_id	Y	varchar(20)	Application ID of the customer	Ex: "58b66b6a-420c-4b80-bee5-dbb5ed9aeb45"
journey	Y	varchar (10)	Represents the customer product journey	Ex:SA, SA_FD_OD, NTBFD
journey_reference_no	N	varchar (20)	Customer id of the end user	Ex: "58b66b6a-420c-4b80-bee5-dbb5ed9aeb45"

*Validations are present in the code for all mandatory fields (not for non mandatory fields)

Response Parameter

Field	Mandatory	Data Type	Description	Comment
account No	Y	varchar(125)	Account number	Ex: "*****6552"
bank_customer_id	Y	varchar(125)	Bank Customer ID	Ex: "*****1334"
ifsc_code	Y	varchar(125)	Account IFSC Code	Ex: "Hdfc0000355"

Sample request and response

	Request	Response

SA Creation	<pre>{ "application_id":"148 478f7-5d27-4282-b1 08-e619ef7781e3", "journey":"SA", "journey_reference_ no":"159478f7-5d27- 4282-b908-e915ef8 462e4" }</pre>	<pre>{ "data": { "accountNo": "*****6552", "bank_customer_id": "*****1334", "ifsc_code": "Hdfc0000355" }, "message": "Success", "response_code": 200 }</pre>
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Error Codes

BE Error Code	FE Error code	Scenarios	Next steps
CSA03	400	Timeout error or other than success response in Bank API.Null values in response or some parameters in response are missing. Bank API down.	Validate Bank request/response.Check the response code and message from the URLwhether it is 200 or not.
CSA02	400	SA Bank api error	Validate Bank request/response.Check the response code and message from the URLwhether it is 200 or not.

CSA01	500/0003	Internal Server error	Error in Experience API
401	401	Missing Header parameter Transaction id	Pass header parameter transaction id and try again
401	401	Missing Header parameter Channel	Pass header parameter Channel and try again
202	202/0002	application_id is a mandatory parameter	Validate application_id and try again
202	202/0002	Journey is a mandatory parameter	Validate journey and try again
202	202/0002	Payload with malicious script / invalid payload	Pass valid payload
202	202/0002	Invalid header parameter channel	Pass valid header parameter channel
202	202/0002	Invalid header parameter transaction_id	Pass valid header parameter transaction_id
202	202/0002	Request parameter journey passed as blank or not valid	Pass valid request parameter journey
202	202/0002	Request parameter journey_reference_no passed is not matching with journey reference in db	Pass valid journey reference number which belongs to the applicant
202	202/0008	Crm item key not generated	Validate crm item key in db
202	202/0003	Duplicate pan	Account present with the pan

ETB account opening

Overview

This api creates a new additional account to existing customer. This api is called post the Get ETB api.

Ex API	HDFC API
Experince Create ETB account /api/v3/customer_otpservice/create-etb-account	Fatca https://api-uat.hdfcbank.com/OBPAPI/com.ofs.s.fc.cz.hdfc.obp.webservice/FetchCustomerAccountAmlFatcaDetailsRestWrapper/fetchCustomerAccountAmlFatcaDetails CASAAccForExistingCust https://api-uat.hdfcbank.com/OBPAPI/com.ofs.s.fc.cz.hdfc.obp.webservice/CASAAccForExistingCustRestWrapper/doCASAAccForExistingCustomer

ETB account opening process:

Here we fetch PAN number from master_customer table based on the journey_reference_no passed in request payload.

Once customer is identified as ETB, by passing PAN and the dob of the customer we have to fetch accounts and customerid's associated using Fatca api.

Once we get associated accounts then we need to extract accounts relationship,account status,customer status,customer type and EKYC status parameters from the same.

Then we do below validations on the extracted accounts.

- Relationships of account should be one of-JOF/SOW/JOO
- Status of accounts should be other than-1,5
- Status of Customer should be-Not blocked
- Status of EKYC Complaine-KYC status as "Y" Complied
- Account types received should be CASA only
- Customer type should be -SAVING only

Once above all validations are validated for an account, then using the same account number and customer id we will invoke another bank api-doCASAAccForExistingCustomer to open a

new account for the existing customer.

In case none of the account we get from AML Fatca api does not satisfy all the validations then we give error response and terminate the journey.

Header Parameters

Field	Mandatory	Datatype	Description	Comment
channel	Y	varchar (10)	Field to identify a partner. Will be shared during access of API	Ex:SETU
scope	Y	varchar	Field to identify a partner. Will be shared during access of API	Ex:SETU
transactionId	Y	varchar(40)	Unique number for traceability through the flow	
access_token	Y	string	Access token for Authorization of API	Ex:eyJ0eXAiOiJKV1QiLCJhbGciOiJIUzI1NiJ9.eyJmcmVzaCI6ZmFsc2UsImhhdCI6MTczOTI3MDUyNCwianRpIjoib2Y3ZWlyNTAtODI6ZS00OWM0LWI4OWItMDdiY2U3ZmEyZDQ1IiwidHlwZSI6ImFjY2VzcyIsbnN1YiI6IjFiOWM1MmQ2LWUwOWItNDZiNy1hOGY1LWZjZmQ2YWVkaWZyYxZCI6Im5iZiI6MTczOTI3MDUyNCwiY3NyZiI6IjlkYTdkZGF1LWI0ZjEtNDYwOS1hYjcxLWNjNzFkNDBiYWM2OCIsImV4cCI6MTczOTI3MjMyNCwiZG9iIjoib2Y3ZWlyLCJ0eXAiOiJKV1QiLCJhbGciOiJIUzI1NiJ9.VILCAzMCBNYXkg

				MTk3OCAwMDowM DowMCBHTVQifQ.c bdBtdFmdPly94GN DSUQE-KxbuuEAm 737lbL_qxpIw
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Request Parameters

Field	Mandatory	Data type	Description	Comment
journey_reference_no	Y	varchar (20)	Customer id of the end user	Ex: "58b66b6a-420c-4b80-bee5-dbb5e d9aeb45"
branch_code	Y	varchar(4)	Branch code	Ex:2373
product_code	Y	varchar(3)	Product code	Ex:116

*Validations are present in the code for all mandatory fields.

Response Parameters

Field	Mandatory	Data type	Description	Comment
bank_cust_id	Y	varchar (9)	Bank customer id we get from AML fatca api, which satisfies all validations to create new account for ETB customer.	Ex:*****8301
new_account_no	Y	varchar (14)	New account number generated for ETB customer	Ex:*****8515

Sample request and response

	Request	Response
Create ETB account	<pre>{ "journey_reference_no": "1b9c52d6-e09b-46b7-a8f5-fcf d6aedc61d", "branch_code": "2373", "product_code": "116" }</pre>	<pre>{ "data": { "bank_cust_id": "*****8301", "new_account_no": "*****515" }, "message": "Account created successfully for ETB customer", "response_code": 200 }</pre>

Error Codes

BE Error Code	FE Error code	Scenarios	Next steps
0001/404		Channel not found or empty. Please enter channel and try again	Please enter channel and try again
0002/400		Invalid channel. Please enter valid channel and try again	Please enter valid channel and try again
0001/404		Transaction id not found or empty. Please enter transaction_id and try again	Please enter transaction_id and try again
0002/400		Invalid transaction_id. Please enter valid transaction_id and try again	Please enter valid transaction_id and try again
0001/202		Missing journey_reference_no	Please enter a valid journey_reference_no
0002/202		Invalid journey_reference_no. Please enter string value and	Please enter valid string value and try again

	try again	
0001/202	Missing branch_code,please enter valid branch_code	Please enter valid branch_code
0002/202	Invalid branch_code. Please enter string value and try again	Please enter valid string value and try again
0006/400	Account could not be created due to invalid Branch Code	Please enter valid branch code
0001/202	Missing product_code,please enter valid product_code	Please enter valid product_code
0002/202	Invalid is_product_code_string. Please enter string value and try again	Please enter string value and try again
0006/400	Account could not be created due to invalid product selected	Please enter valid product code
0006/400	Invalid Payload.Please enter valid payload and try again	Please enter valid input parameters.
401/401	Invalid Access Token	Please enter a valid access token
0002/202	NTB Customer	Customer is not existing to bank,it's new customer.
0002/202	No accounts found for given PAN	There are no accounts found for given PAN number.
0002/202	Account number and bank customer id not saved in database	Database related issues,please check database connection
0002/202	No valid CASA account found to open additional account	Account creation unsuccessful
0002/202	Newly created Account number not saved in database	Database related issues,please check database connection
200/200	Account created successfully for ETB customer	New account created for ETB customer
0001/500	GETB01:API TIMEOUT ERROR	Validate Bank request/response.Check the response code and message from the URL whether it is 200 or not.

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DB Addition

Table	Columns
fixed_deposit_application	existing_etb_account_number

Re - ekyc

Overview

In the current process, if a customer does not complete the VKYC within 72 hours of account opening (EKYC completion as per SmartX DB) or when VKYC link gets expired post account opening, there is no option for customer to reinitiate VKYC from Partner's App/Site.

In such case we fetch journey status from vkyc status inquiry, and check whether it is vkyc_completed or not or Account_Aproved.

In above both cases just need to give success response.

If in case journey status is vkyc_expired ,we need to do below validations in Initiate EKYC link api.

- 1.Check whether Account status is 3(codAcctStat = 3)
- 2.Check whether Product transfer is pending (codProd = 1239).

If above 2 conditions are satisfied,then only retrigger the Initiate EKYC link for Re-EKYC.

Here we consider Re-ekyc as a Boolean parameter,if set true then it is considered as Re-ekyc mode,if not then normal EKYC flow.

In Ekyc-Status-Inquiry api also we consider Re-ekyc as a Boolean parameter,if set true then it is considered as Re-ekyc mode,if not then normal EKYC flow. In Ekyc-Status-Inquiry api below vaildations are done.

- 1.Check whether Aadhaar reference number exists in db for given journey_reference_number.If exists proceed with the journey else terminate the journey.
2. Validate 100% match in Address and name of the customer.

Here we match the address and name of the customer stored in db with the address and name we get from aadhaar aux data api during Re-ekyc phase.

If there is a 100% match then we proceed with the journey else terminate the journey.

3. Pan and Aadhaar name match, if there is 70% match then we proceed with the journey else terminate the journey.

4. Here CRM api to be called to update the prn document.

5. Then we call VKYC Initiate api to create VKYC link again.

6. Journey status to be updated to RE-VKYC-Initiated else it remains Re-ekyc-Initiated

Header Parameters

Field	Mandatory	Data Type	Description	Comment
channel	Y	string	Field to identify a partner. Will be shared during access of API	Ex: SETU
transactionId	Y	string	unique number for traceability through the flow	Ex: abcdef
access_token	Y	String	Access token for Authorization of API	<p>Note: Partner will send the access_token in header and API Gateway to accept and pass the same as "Authorization" header to backend</p> <p>Ex:</p> <p>eyJ0eXAiOiJKV1QiLCJhbGciOiJIUzI1NiJ9.eyJmcmVzaCI6ZmFsc2UsImIhdCI6MTcxOTYyMzA5OCwianRpljoiYTUxMGY3YWQtZjUwOC00OTM4LWJhYTAtZmYwMTI0OWQ3YzMyIiwidHlwZSI6ImFjY2VzcyIsInN1YiI6IjA2NzMwNDZmLTViYzMtNDVjNC04ZjZjLTBhZTNhMmM1Mjk2NCIsIm5iZiI6MTcxOTYyMzA5OCwiY3NyZiI6IjgwMDBINzY3M4LWVjZmUtNGFkZC1hMGMyLWI2NzUzNGM3OGY2NSIsImV4cCI6MTcxOTYyNjY5OH0.SEGzf_Cg0y1mp2j_5HFfo1PxW3mqzzywV3tiQ4DKAgw</p>

scope	Y	varchar	Field to identify a partner. Will be shared during access of API	EX: SETU
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Ekyc-redirection

Ex API	HDFC API
Experince Ekyc Redirection /api/v3/ekyc/ekyc-redirection	DAP static url https://dapuat1.hdfcbank.com/HDFCDigitalAadhaar/AadhaarIntegration/InitiateRequest Aml Fatca api: https://api-uat.hdfcbank.com/OBPAPI/com.ofss.fc.cz.hdfc.obp.webservice/FetchCustomerAccountAmlFatcaDetailsRestWrapper/fetchCustomerAccountAmlFatcaDetails

Request Parameters

Field	Mandatory	Data Type	Description	Comment
journey_reference_no	Y	string	journey_reference_no to be entered by customer	Ex:0673041f-5bc3-45c4-8f6c-0ae3a2c52964
ekyc_consent_code	N	string	Ekyc consent code	Ex:AADHAAR_OTP

journey	Y	varchar (10)	parameters to identify the journey	EX: SA
mode	N	string	Parameter to identify the re-ekyc mode	EX:Re-EKYC

Response Parameters

Field	Mandatory	Data Type	Description Comment
datetime_of_static_url_sent	Y	Datetime object	Wed, 03 Jul 2024 15:49:52 GMT
Re-EKYC static_page_url	Y	String	https://dapuat1.hdfcbank.com/HDFCDigitalAadhaar/AadhaarIntegration/InitiateRequest

Sample request and response

	Request	Response
EKYC redirection api	<pre>{ "journey_reference_no": "z399f882-824b-412c-a239-a602943ab77e", "mode":"Re-EKYC", "journey":"SA" }</pre>	<pre>{ "data": { "Re-EKYC static_page_url": "https://dapuat1.hdfcbank.com/HDFCDigitalAadhaar/AadhaarIntegration/InitiateRequest", "datetime_of_static_url_sent": "Wed, 05 Mar 2025 12:31:11 GMT" }, "message": "Successfully returned the DAP static page url ", }</pre>

		<pre>"response_code": 200 }</pre>
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Error Codes

BE Error Code	FE Error Code	Scenarios	Next steps
401/401		Missing Authorization Header	Please enter valid access token
0001/202	-	Missing journey_reference_no.	Validate the request parameter and retry.
0001/202	-	Consent code is not matching	Enter valid consent code and retry
401/401	-	Invalid access token.	Enter valid access token.
202/202	-	EKYC Verified	Aadhaar reference number exists in db and mode is not re-ekyc,so EKYC is verified.

202/202	-	Journey status is not VKYC_EXPIRED	Aadhaar reference number exists in db and mode is re-ekyc. But journey status in fd table is not VKYC_EXPIRED.
202/202	-	Account details not found	Aadhaar reference number exists in db and mode is re-ekyc. But account number does not exists.
202/202	-	Link cannot be generated due to account status mismatch	Account status does not match.
202/202	-	Link cannot be generated due to product code mismatch	Product code is not matching
202/202	-	Link cannot be generated due to no account found	For given account number there no accounts found in AML Fatca api.
200/200	-	Successfully returned the DAP static page url	Successfully shared the DAP static page URL.

202/202	-	Link cannot be generated due to fatca api failure	Bank api may be down,or there may be error in request sent.
401/401	-	token expired	Enter valid access token(regenerate the token).
0002/202	-	Datetime is not saved in db when we sent the static url	Datetime is not saved in db check log when we sent the static url and retry.
0002/202	-	Invalid journey_reference_no.Pleas e enter string value and try again	Journey reference number is not valid,enter valid journey reference number and try again
0001/202		journey_reference_no is not matching	Journey reference number is not valid,enter valid journey reference number and try again
0002/202		Journey is missing,please enter valid journey	Please enter a valid journey.

0002/202	-	Invalid channel.Please enter valid channel and try again	Please enter valid channel.
0002/202	-	Invalid journey.Please enter valid journey and try again	Please enter valid journey
500/500	-	Error occured during sending ekyc redirection link.	Timeout error. Null values in request/response.or some parameters in response are missing. Check the response code and message from the URL whether it is 200 or not.
401/401		Missing transactionId	Please enter valid transactionId.

Ekyc_status_Inquiry api

Ex API	HDFC API
Experince ekyc-status-inquire /api/v3/ekyc/ekyc-status-inquire	AADHAAR_AUX_URL https://api-uat.hdfcbank.com/OBPAPI/com.ofss.fc.cz.hdfc.obp.aadhaarvault.webservice/GetAuxDataRestWrapperService/getAuxData AADHAAR_PAN_NAME_MATCH_URL https://api-uat.hdfcbank.com/SOAAPISilver/Posidex_Address_Match/ProxyService/PS_PrimeVerService

	<p>FATCA_URL https://api-uat.hdfcbank.com/OBPAPI/com.ofss.fc.cz.hdfc.obp.webservice/FetchCustomerAccountAmlFatcaDetailsRestWrapper/fetchCustomerAccountAmlFatcaDetails</p> <p>VKYC_URL https://api-uat.hdfcbank.com/SOAAPISilver/VKYC/ProxyService/PS_InitiateVideoKYCfromIDFY</p>
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Request Parameters

Field	Mandatory	Data Type	Description	Comment
journey_reference_no	Y	string	journey_reference_no to be entered by customer	Ex:0673041f-5bc3-45c4-8f6c-0ae3a2c52964
aadhaar_reference_number	Y	string	Aadhaar reference number	Ex:169745236341
rrn_no	Y	string	RRN number	020502139210
journey	Y	varchar (10)	parameters to identify the journey	EX: SA

mode	N	string	Parameter to identify whether mode is Re-ekyc	EX:Re-EKYC
lang_type	Y	varchar	Language Type	Ex: English
lang_version	Y	varchar	Language Version	Ex: ENG.V002
consent_datetime	Y	Date and time	Consent Date and Time	Ex: 29-08-2024 12:58:35

Response Parameters

Field	Mandatory	Data Type	Description Comment	
ekyc_completion	Y	String	Success	
aadhaar_fullname	Y	String	Anmol Singal	
aadhaar_dob	Y	String	20-10-1995	

aadhaar_gender	Y	String	M	
address1	Y	String	A.W.H.O. COLONY AMBABARI Jaipur	
address2	N	String	-	
address3	N	string	-	
city	Y	string	JAIPUR	
country	Y	string	India	
is_etb_checked	Y	string	Y/N	
is_mobile_no_linked_to_aadhaar	N	string	Y/N	

is_pan_aadhaar_name_matched	N	string	Y/N	
pincode	Y	string	302023	
state	Y	string	Rajasthan	
VKYC link	N	string	Ex: https://capture.kyc.idfy.com/captures?t=D8hHYQLZWuqv	
inquiry_reference_no	Y	string	Unique system-generated identifier for VKYC initiation	Ex: "8fdee7d1-0c24-459e-b085-e0dae0a67a40"

Sample request and response

	Request	Response
EKYC status inquire api	{ "journey_reference_no": "f4f841d8-249f-414a-9cdb-f885da63ee4c", "aadhaar_reference_number": "169745236341",	"data": { "aadhaar_dob": "20-10-1995", "aadhaar_fullname": "Anmol Singal", "aadhaar_gender": "M", "address1": "A.W.H.O. COLONY

	<pre> "rrn_no": "020502139210", "mode": "Re-EKYC", "journey": "sa", "lang_type": "English", "lang_version": "ENG.V002", "consent_datetime": "29-08-2024 12:58:35" } </pre>	<pre> AMBABARI Jaipur", "address2": null, "address3": null, "city": "JAIPUR", "country": "India", "ekyc_completion": "Success", "inquiry_reference_no": "8fdee7d1-0c24-459e-b085-e0dae0a67a40", "is_etb_checked": "N", "is_mobile_no_linked_to_aadhaar": "N", "is_pan_aadhaar_name_matched": "N", "pincode": "302,023", "state": "Rajasthan", "VKYCLink": ""https://capture.kyc.idfy.com/captu res?t=D8hHYQLZWuqv" }, "message": "Success", "response_code": 200 } </pre>
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Error Codes

BE Error Code	FE Error Code	Scenarios	Next steps
0002/202	-	Invalid rrn number. Please enter string value and try again	Please enter the valid rrn
0001/202		Missing rrn_number	Please enter a valid rrn number.

0001/20 2	-	Missing aadhaar_reference_number	Enter Valid aadhaar_reference_number and try again
0001/20 2	-	Missing journey_reference_no	Enter valid journey_reference_no and retry
0002/20 2	-	Invalid journey_reference_no. Please enter string value and try again	Enter valid journey_reference_no.
401/401	-	Missing transactionId	Please enter valid transactionId.
0002/20 2	-	Invalid channel. Please enter valid channel and try again	Please enter a valid channel.
0002/20 2		Journey is missing, please enter valid journey	Please enter valid journey

0002/20 2	-	Invalid journey.Please enter valid journey and try again	Please enter valid journey
0003/20 2	-	Invalid aadhaar_reference_number/rn_no.Please enter valid aadhaar_reference_number/rn_no and try again	Entered aadhaar reference number /rn is not present in db and mode is ekyc not re-ekyc.
0003/20 2	-	Invalid aadhaar_reference_number. Please enter valid aadhaar_reference_number and try again	Entered aadhaar reference number is not present in db and mode is re-ekyc.
0001/20 2		Journey status is not Re-EKYC initiated	Journey is not Re-EKYC initiated,please invoke ekyc-redirection api.
0002/20 2	-	Account opening can not be proceeded, due to blocked pin code	Pincode is blocked.
0002/20 2	-	Blocked pincode drop reason not updated to db	Error in db connection,check the logs.

0002/20 2		Dob drop reason not updated to db	Error in db connection.
0002/20 2		Last name should be mandatory	Enter the last name.
0002/20 2		Last name drop reason not updated to db	Error in db connection check the logs
0002/20 2		Below 18years	Age is below 18years
0002/20 2		KYC mismatch	Aadhaar name and address stored in db is not matching with re-ekyc aadhaar name and address.
0002/20 2		ts_kycres datetime is not valid,is more than 72hours	It's been more than 72hours after doing ekyc, re generate the ekyc-link.

500/500		EVA: PAN and Aadhaar api error	Bank api down
0002/202		error while updating panaadhaar_match_ekyc_status to db	Db connection error,please check logs
0002/202		error in checkPanAadhaarlink method	Something went wrong in the checkPanAadhaarlink method,check logs
0002/202		error while updating is_pan_aadhaar_name_matched flag to db	Db connection error,please check logs
0002/202		Aadhaar number doesnot exist in db	Aadhaar number does not exists in db,please check the logs
0002/202		Failed to convert pdf to base64 format	Please check the logs

0002/20 2		PRN value not updated to db	Error while updating value to db table,check the logs
0002/20 2		Invalid journey. Please enter valid journey and try again	Journey is invalid
202/202		Account number not generated or not valid	Account number is not valid or not found in db.
0008/20 2		CRM Lead ID Not Found	CRM lead id not found for given application id
0003/20 2		VID API BACK-END SERVICE NOT AVAILABLE OR TIMED-OUT	Bank api down - InitiateVideoKYCfromIDFY
200/200		Success	Success response

0003/500		AUX DATA: Invalid Dob Format	Enter proper dob format
500/500		Unfortunately, we were unable to process your request	Bank api is down.
500/500		EVA: Ekyc status inquire api error	Error in aadhaar aux api,or something went wrong in method used,please check the logs.
500/500		Aadhaar aux data api timeout error	Aadhaar aux api is down.
401/401	-	Missing Authorization Header	Please enter valid token
0002/202		Invalid lang_type.Please enter valid lang_type and try again	If you enter special character or none
0002/202		Invalid lang_version.Please enter valid lang_version and try again	if you enter special character or none

0002/202		Invalid consent_datetime.Please enter valid consent_datetime and try again	If you enter other than YY-MM-DD HH:MM:SS This format
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VKYC status inquiry api

Response Parameters

Field	Mandatory	Data Type	Description	Comment
status	Y	varchar(125)	Status of video kyc	Ex: SUCCESS, INITIATED, NOT_STARTED, Account_Approved, VKYC_EXPIRED

Error Codes

BE Error Code	FE Error code	Scenarios	Next steps
200/200		Success response,VKYC_APPROVED	Success response
200/200		Success response,Account_Approved	Success response
0002/202		No accounts found for given account number	No account info found for the given account number in aml fatca api.

