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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
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1.2	15/05/2025	Deepthi	Get Bulk Account status
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1.6	06/10/2025	Deepthi	FD State api added company_code in request and error codes regarding company_code changes
1.7	15/10/2025	Abhishek Bharadwaj	Sample request changes to include optional parameters in EKYC Redirection API V2 and EKYC Status Inquire API V2
1.8	16/12/2025	Abhishek Bharadwaj	Product code-Company code conversion API and report generation API integration.

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Product Code Company Code Conversion API

Overview

This API updates either product codes or company codes linked to customer accounts. It processes up to 10 records per request, accepting masked or unmasked account numbers for identification. The API verifies partner access and validates all inputs before processing. It handles both product code and company code updates separately. After processing, it confirms the updates and provides status for each record with a callback function.

Ex API	HDFC API
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Experince product code company code conversion /api/v3/customer_otpservice/pro ductcode-companycode-conver sion	<p>File Transfer API https://10.226.163.44:5142/FCService/proxyervice/P_S_GEFUFileTransfer</p> <p>File Status Enquiry API https://10.226.163.44:5142/FCService/proxyierge/P_S_GEFUFileEnquiry</p> <p>Fatca API https://api-uat.hdfcbank.com/OBPAPI/com.ofss.fc.cz_hdfc.obp.webservice/FetchCustomerAccountAmlFatcaDetailsRestWrapper/fetchCustomerAccountAmlFatcaDetails</p>
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- The product code and company code conversion API requires a partner-specific access token in the header for authentication.
- When a request includes a product code, the API generates a product code text file that maps account numbers to their respective product codes. This file is then uploaded via the file transfer API, and the response includes the file transfer status for each request.
- If a company code is provided in the request, the API creates a company code text file that maps customer IDs to their respective company codes. This file is also uploaded through the file transfer API, with the response indicating the file transfer status for each request.
- The API accepts an array of up to 10 customer records per request, with each record containing either a product code or company code update for an existing account.
- After completing the file transfer, the API initiates a status check and sends the file upload status to each partner's callback URL, including a unique tracking number for each customer record.
- The API responds with an array that includes the tracking number, individual file transfer status, and any error messages that may have occurred during processing.

Header Parameters

Field	Mandatory	Data Type	Description	Comment
transactionId	Y	varchar(40)	unique number for traceability through the flow	

Request Parameters

Field	Mandatory	Data Type	Description	Comment
partner_id	Y	varchar ()	Partner id for each request	Ex: indmoney
request_date	Y	varchar ()	Date and time of request initiated(YYYY/MM/DD HH:MM:SS)	Ex: 2025/12/02 13:00:00
journey_ref_no	Y	varchar()	Unique reference number for each customer in UUID4 string format	Ex: c66d6af2-6115-44d2-ad7d-ec2e63a43c21
account_number	Y	varchar ()	Account number in masked or unmasked format for which product code/ company code needs to be updated	Ex: 50100431565205
customer_id	N	varchar ()	Customer id to match the account number and convert the company code	Ex: 111028389
mobile_no	N	varchar()	Mobile number with country code to match account number	EX:919876543210
pan	N	varchar()	Pan number to match account number	EX:AAAPA0039K
dob	N	varchar()	Dob in the format YYYY-MM-DD	EX: 1998-01-01
product_code	Y	varchar ()	Product code to which the account needs to be converted	EX: 116
company_code	Y	varchar()	Company code to which the account needs to be converted	EX:5647A

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

Response Parameter

Field	Mandatory	Data Type	Description	Comment
reponse_data	Y	varchar()	Array with individual customer file upload details	
journey_ref_no	Y	varchar()	Unique reference number in UUID string format for each customer in the array	Ex:7f2d013c-1cd1-4072-b1d0-50612cad9f3b
partner_id	Y	varchar()	Partner id received in the request	Ex : indmoney
tracking_number	N	varchar()	Unique reference number received from file transfer API for the records with success full file upload	Ex : ACCOUNT121512143906
message	Y	varchar()	File upload status or error message	Ex: File Uploaded Successfully.
response_code	Y	Numeric	Response code for success and failure	Ex: 200

Sample request and response

	Request	Response
Product Code Conversion	<pre>{ "partner_id": "indmoney", "request_date": "2025/12/02 13:00:00", "customer_data": [{ "journey_ref_no": "c66d6af2-6115-44d2-ad7d-ec2e63a43c21", "account_number": "50100431565205", "customer_id": "", "mobile_no": "", "pan": "", "dob": "", "product_code": "116", "company_code": "" }, { "journey_ref_no": "7f2d013c-1cd1-4072-b1d0-50612cad9f3b", "partner_id": "indmoney", "tracking_number": "ACCOUNT121512143906" }], "journey_ref_no": "7f2d013c-1cd1-4072-b1d0-50612cad9f3b" }</pre>	<pre>{ "reponse_data": [{ "data": { "journey_ref_no": "c66d6af2-6115-44d2-ad7d-ec2e63a43c21", "partner_id": "indmoney", "tracking_number": "ACCOUNT121512143906" }, "message": "File Uploaded Successfully.", "response_code": 200 }, { "data": { "journey_ref_no": "7f2d013c-1cd1-4072-b1d0-50612cad9f3b", "partner_id": "indmoney", "tracking_number": "ACCOUNT121512143906" }, "message": "File Uploaded Successfully.", "response_code": 200 }], "message": "File Uploaded Successfully.", "response_code": 200 }</pre>

	<pre>2cad9f3b", "account_number": "50100374593477", "customer_id": "", "mobile_no": "", "pan": "", "dob": "", "product_code": "210", "company_code": "" } }, { "journey_ref_no": "9g2d013c-1cd1-4072-b1d0-50612cad9f3b", "account_number": "01601200008382", "customer_id": "", "mobile_no": "", "pan": "", "dob": "", "product_code": "500", "company_code": "" }</pre>	}
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	<pre> }] } </pre>	
Company code conversion	<pre> { "partner_id": "indmoney", "request_date": "2025/12/02 13:00:00", "customer_data": [{ "journey_ref_no": "c66d6af2-6115-44d2-ad7d-ec2e63a43c21", "account_number": "50100431565205", "customer_id": "", "mobile_no": "", "pan": "", "dob": "", "product_code": "", "company_code": "5647A" }, { "journey_ref_no": "" }] } </pre>	<pre> { "reponse_data": [{ "data": { "journey_ref_no": "c66d6af2-6115-44d2-ad7d-ec2e63a43c21", "partner_id": "indmoney", "tracking_number": "CUSTOMER121512143915" }, "message": "File Uploaded Successfully.", "response_code": 200 }, { "data": { "journey_ref_no": "7f2d013c-1cd1-4072-b1d0-50612cad9f3b", "partner_id": "indmoney", "tracking_number": "CUSTOMER121512143915" }, "message": "File Uploaded Successfully.", "response_code": 200 }, { "data": { "journey_ref_no": "9g2d013c-1cd1-4072-b1d0-50612cad9f3b", "partner_id": "indmoney", "tracking_number": "CUSTOMER121512143915" }, "message": "File Uploaded Successfully." }] } </pre>

	<pre>"7f2d013c-1cd1- 4072-b1d0-5061 2cad9f3b", "account_number": "5010037459347 7", "customer_id": "", "mobile_no": "", "pan": "", "dob": "", "product_code": "", "company_code": "1215N" }, { "journey_ref_no": "9g2d013c-1cd1- 4072-b1d0-5061 2cad9f3b", "account_number": "0160120000838 2", "customer_id": "", "mobile_no": "", "pan": "", "dob": "", "product_code": "";</pre>	<pre> "response_code": 200 }] }</pre>
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	<pre> "company_code": "1215N" }] } </pre>	
Callback	<pre> { "tracking_number": "CUSTOMER121512143915", "partner_id": "indmoney", "message": "Processed Successfully", "file_status_code": "5", "error_code": "0", } </pre>	<pre> { "tracking_number": "CUSTOMER121512143915", "message": "Success", "error_code": "200", "partner_id": "indmoney" } </pre>

Error Codes

BE Error Code	FE Error code	Scenarios	Next steps
0001/400		Missing mandatory fields	Validate Bank request and retry with all mandatory fields.
0003/400		Invalid type in customer_data	Send customer_data in array format

0004/400	Array limit validation failure	Customer_data array should be having length 10 only
401	Missing transaction_Id or access token in header	Check request header and try again
0002/202	Invalid data received in the request	Validate the request and try with valid inputs
400	Bad request: Missing mandatory fields product_code company_code, journey_ref_no, no matching account found	Check experience api request for missing mandatory fields and check fatca api response for matching account number
400/401/500/503	Bank API services are down and received non 200 response from Bank APIs	Check the Bank API response and retry after sometime
500	Internal server error due to exception or technical errors	Check for logs and retry

DB Addition

Table	Columns
customer_product_company_conversion	<ul style="list-style-type: none"> journey_ref_no along with the request data pan,mobile,dob,product_code,company_code, customer_id,account_number,tracking_number, file transfer status will be stored separately for each journey_ref_no for product code and company code

	conversion <ul style="list-style-type: none">• After successful callback, details of callback and status enquiry API will be stored
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Report Generation API for Product Code and Company Code

Overview

This API tracks the status of product and company code updates using tracking numbers. It shows both individual and overall update statuses, helping partners monitor their requests. The response clearly indicates successful updates and flags any issues that need attention.

Ex API	HDFC API
Experince report generation API /api/v3/customer_otpservice/productcode-companycode-report	File Report API https://10.226.163.44:5142 /FCService/proxyervice/P_S_GEFUFileReport

- This API generates detailed reports for product and company code updates using tracking numbers. It checks the status of each file uploaded and provides a comprehensive update on the conversion process.
- When requested, the API contacts the bank's reporting system to fetch the latest status of each file. It uses the tracking number to look up the specific file and retrieves the success and failure details for each record.
- For each record in the file, the API maps the account number to the corresponding journey reference number. This allows partners to track the status of individual customer updates using their unique reference numbers.
- The response includes both individual record status and a summary of the entire batch. It shows the total number of successful and failed updates, along with specific details for each record that needs attention.
- Depending on the tracking number provided, the API will return either a product code conversion report or a company code conversion report. This ensures partners receive the exact information they need for each type of update.

Header Parameters

Field	Mandatory	Data Type	Description	Comment
transactionId	Y	varchar(40)	unique number for traceability through the flow	

Request Parameters

Field	Mandatory	Data Type	Description	Comment
partner_id	Y	varchar ()	Partner id for each request	Ex: indmoney

tracking_no	Y	varchar()	Unique tracking number received for company code or product code conversion	Ex: CUSTOMER12151 2143915
journey_ref_no	Y	Array	Unique reference number for each customer	Ex: ["9g2d013c-1cd1-4072-b1d0-50612cad9f3b"]

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

Response Parameter

Field	Mandatory	Data Type	Description	Comment
Company code Reject Record Or Product code Reject Record	Y	Array	Array with individual details of rejected record, this array will have customer_id/account_number, journey_ref_no and status	Ex:[{ "customer_id": "111028389", "journey_ref_no": "c66d6af2-6115-44d2-ad7d-ec2e63a43c21", "status": "Invalid customer ID" }, { "customer_id": "1057269", "journey_ref_no": "7f2d013c-1cd1-4072-b1d0-50612cad9f3b", "status": }

				"Invalid customer ID" }]
Company code Reject count Or Product code Reject count	Y	Numeric	Count of the rejected records	Ex : 2
Company code Success count Or Product code Success count	Y	Numeric	Count of the success records	Ex : 1
Company code Success record Or Product code Success Record	Y	Array	Array with individual details of success record, this array will have customer_id/account_number, journey_ref_no and status	Ex: [{ "customer_id": "2929734", "journey_ref_no": "9g2d013c-1cd1-4072-b1d0-50612cad9f3b", "status": "success" }]
Company code change Total count in file Or Product code	Y	Numeric	Total count of records in the file	Ex: 3

change Total count in file				
tracking_no	Y	varchar()	Unique reference number for each file upload record	Ex:"CUSTOMER121512143915"

Sample request and response

	Request	Response
Company code report	<pre>{ "tracking_no": "CUSTOMER121512143915", "partner_id": "indmoney", "journey_ref_no": ["9g2d013c-1cd1-4072-b1d0-50612cad9f3b", "7f2d013c-1cd1-4072-b1d0-50612cad9f3b", "c66d6af2-6115-44d2-ad7d-ec2e63a43c21"] }</pre>	<pre>{ "data": { "Company code Reject Record": [{ "customer_id": "111028389", "journey_ref_no": "c66d6af2-6115-44d2-ad7d-ec2e63a43c21", "status": "Invalid customer ID" }, { "customer_id": "1057269", "journey_ref_no": "7f2d013c-1cd1-4072-b1d0-50612cad9f3b", "status": "Invalid customer ID" }], "Company code Reject count": 2, "Company code Success count": 1, "Company code Success record": [{ "customer_id": "2929734", "journey_ref_no": "" }] } }</pre>

		<pre> "9g2d013c-1cd1-4072-b1d0-50612c ad9f3b", "status": "success" }], "Company code change Total count in file": 3, "tracking_no": "CUSTOMER121512143915" }, "message": "Product code and company code report generated successfully", "response_code": "0000" } </pre>
Product code report	<pre> { "tracking_no": "ACCOUNT1215 12143906", "partner_id": "indmoney", "journey_ref_no": ["9g2d013c-1cd1 -4072-b1d0-5061 2cad9f3b", "7f2d013c-1cd1- 4072-b1d0-5061 2cad9f3b","c66d 6af2-6115-44d2- ad7d-ec2e63a43 c21"] } </pre>	<pre> { "data": ["Product code Reject Record": [{ "account_number": "50100431565205", "journey_ref_no": "c66d6af2-6115-44d2-ad7d-ec2e63 a43c21", "status": "Account number not found" }, { "account_number": "50100374593477", "journey_ref_no": "7f2d013c-1cd1-4072-b1d0-50612c ad9f3b", "status": "Account number not found" }, { "account_number": "01601200008382", "journey_ref_no": "9g2d013c-1cd1-4072-b1d0-50612c ad9f3b", </pre>

		<pre> "status": "Account number not found" }], "Product code Reject count": 3, "Product code Success count": 0, "Product code Success record": [], "Product code change Total count in file": 3, "tracking_no": "ACCOUNT121512143906" }, "message": "Product code and company code report generated successfully", "response_code": "0000" } </pre>
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Error Codes

BE Error Code	FE Error code	Scenarios	Next steps
0001/400		Missing mandatory fields	Validate Bank request and retry with all mandatory fields.
0004/400		Array limit validation failure	journey_ref_no array should be having length 10 only
401		Missing transaction_Id or access token in header	Check request header and try again

0002/20 2		Invalid data received in the request	Validate the request and try with valid inputs
500		Internal server error due to exception or technical errors	Check for logs and retry

DB Addition

Table	Columns
customer_product_company_conversion	<ul style="list-style-type: none">File report details will be updated into Company_code_status,product_code_status,total_success_count,total_failure_count after successful completion.