**API Description Document**

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| Comments: | |

**Revision History**

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# This document needs to be completed by BSG & IT/Vendor for each Application /API.

# Introduction

*Project – Credit Score from Experian Bureau basis demographic details of RBL bank customer .*

List of API

*List down the APIs part of the projects:*

|  |  |  |
| --- | --- | --- |
| **Sr. No** | **Name** | **Description** |
| 1 | Experian Credit Score |  |

## API Name

1. *Experian Credit Score*

## Description

1. *The service is an interface that allows the Client/Customer to make an online request for credit score. API can be consumed by any internal applications to get the Credit score basis the standard details required by Bureau.*

***Process flow, UML Diagram***

*NA*

## Transport protocol (SOAP / REST)

*REST*

## API Request URLs

https://apideveloper.rblbank.com/test/sb/v1/rbl/api/experian/creditscore

## Request Parameters for Credit score API

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Business Parameter Name** | **Description** | **Parameter Name** | **Parameter Type** | **Parameter Constraints** | **Comments** | **Mandatory/Option** |
| TranID | Transaction ID generated by consumer which is unique | TranID | AN | MaxLength=16 | Transaction ID generated by consumer which is unique | M |
| Corp\_ID | Unique ID assigned to each enrolled Corporate | Corp\_ID | AN | MaxLength=20 | Unique ID assigned to each enrolled Corporate | M |
| Maker\_ID | Unique ID for request creator | Maker\_ID | AN | MaxLength=20 | Unique ID for request creator | NA |
| Checker\_ID | Unique ID for request checker | Checker\_ID | AN | MaxLength=20 | Unique ID for request checker | NA |
| Approver\_ID | Unique ID for request approver | Approver\_ID | AN | MaxLength=20 | Unique ID for request approver | NA |
| Allow Consent | This value take customers consent to generate score on his behalf. | allowConsent | N | MaxLength=1 | Value should always be “1” | M |
| Account number | Customers Account number for charges | accountNo | N | =16 | Value should be a valid account number from CBS. | M |
| First Name | A valid first name of customer | firstName | Allow only Alphabets and space | <= 26 | NA | Y |
| Middle Name | A valid Middle Name of Customer | middleName | Allow only Alphabets and space | <= 26 | NA | O |
| Last Name | A valid Last Name of Customer | Surname | Allow only Alphabets and space | <= 26 | NA | Y |
| Date Of Birth | Customer Date of birth | Dob | DD-Mmm-YYYY | =11 | NA | Y |
| Gender | Customers Gender | Gender | 1 - Male 2 -Female 3 – Transgender | =1 | NA | Y |
| Mobile No | Customers Mobile No | mobileNo | NUMERIC.  1st Digit should be from 7,8,9. | =10 | NA | Y (If Telephone No., Passport No., Pan No., VoterId No. is not Specified else N) |
| Telephone No | Customer contact number | telephoneNo | NUMERIC | >=5 | NA | Y (If Mobile No., Passport No., Pan No., VoterId No. is not Specified else N) |
| Telephone Type | Contact Number Type | telephoneType | NUMERIC | =2 | Valid data is attached in Appendix section below. | N (If not specified Home is considered as default Value) |
| Email ID | Customer Email ID | Email | Proper email format ex. Abc@test.in, abc@test.com, abc@test.co.in | 255 | NA | Y |
| Flat Plot House No | A valid Flat and Plot details | AddressLine1 | AlphaNumeric  Allows [],./\ Symbols | <= 40 | NA | Y |
| Building Society  Name | A valid Building or Society Name | AddressLine2 | AlphaNumeric  Allows [],./\ Symbols | <= 40 | NA | N |
| Road Area Society | A valid Road name or Landmark | AddressLine3 | AlphaNumeric  Allows [],./\ Symbols | <= 40 | NA | N |
| City | Customers residing city name | City | AlphaNumeric  Allows [],./\ Symbols | <= 40 | NA | Y |
| State | Customer residing State Name | State | Numeric | NA | Should be only from the List of States. Attached in Appendix. | Y |
| Pin Code | Customer Area PIN code | Pincode | Numeric.  1st Digit should be from 1-9.  Last Three Digits should not be zero. | =6 | NA | Y (If any of the field for additional address is specified else N |
| PAN No. | Customers PAN number | Pan | Alphanumeric.  The first five characters must be letters, followed by four numbers, followed by a character.  The fourth letter must be either P, F, C, A, H, B, L, J or R | =10 | NA | Y (If Mobile No., Passport No., Telephone No., VoterId No. is not Specified else N) |
| Passport No. | Customers Passport Number | Passport | Must be at least 7 characters and the first character must be a letter | >=7 | NA | Y (If Mobile No., Pan No., Telephone No., VoterId No. is not Specified else N) |
| Universal Id No | Customers AADHAR number | Aadhaar | Numeric.  1st digit should not be zero. | =12 | NA | N |
| Voter ID No. | Customers Voder ID | voterId | Alphanumeric.  “/” Forward slash is be allowed | NA | NA | Y (If Mobile No., Pan No., Telephone No., Passport No. is not Specified else N) |
| Driving License | Customers Driving License | driverLicense | AN | <=30 | NA | N |
| Ration Card No. | Customers Ration card no. | rationCardNo | AN  a-z/A-Z,\[.\\\]0-9 SPACE | <=20 | NA | N |
| Signature | Signature | Signature | AN | No max length defined. | Encrypted key for authenticating the request. Currently not required. | NA |

## Request Sample

{ "CreditScoreRequest": {

"Header": {

"TranID": "A1B2C3D4E5F6G7H8",

"Corp\_ID": "ZSA01",

"Maker\_ID": "",

"Checker\_ID": "",

"Approver\_ID": ""

},

"Body": {

"allowConsent": "1",

"firstName": "testUser",

"middleName": "",

"surname": "v",

"dob": "15-Sep-1985",

"gender": "1",

"mobileNo": "9834523199",

"telephoneNo": "9834523196",

"telephoneType": "02",

"email": "muralikrishna.sugandham@rblbank.com",

"AddressLine1": "502apt",

"AddressLine2": "43",

"AddressLine3": "34",

"city": "Mumbai",

"state": "27",

"pincode": "400107",

"pan": "BUQPD9991A",

"passport": "",

"aadhaar": "453354553333",

"voterId": "",

"driverLicense": "",

rationCardNo": "344"

},

"Signature": {

"Signature": ""

}

}

}

## Response Parameters for Credit score API

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Business Parameter Name** | **Description** | **Parameter Name** | **Parameter Type** | **Parameter Constraints** | **Comments** | **Mandatory/Option** |
| Tran ID | Transaction Id | TranID | AN | MaxLength=16 | Transaction ID generated by consumer which is unique | M |
| Corp ID | Corporate Id | Corp\_ID | AN | MaxLength=20 | Unique ID assigned to each enrolled Corporate | M |
| Maker ID | Maker Id | Maker\_ID | AN | MaxLength=20 | Unique ID for request creator | NA |
| Checker ID | Checker Id | Checker\_ID | AN | MaxLength=20 | Unique ID for request checker | NA |
| Approver ID | Approver Id | Approver\_ID | AN | MaxLength=20 | Unique ID for request approver | NA |
| Bureau Score | A valid Score received from Credit Bureau.. | BureauScore | N | MaxLength=3 | This element will be only displayed in case of success scenario. | M |
| Request Date | Date when Request is made by Customer | ReportDate | N | MaxLength=8 | Credit Score Request Date | M |
| Request Time | Time When request is made by customer | ReportTime | N | MaxLength=6 | Credit Score Request Time | M |
| ESB Return Code | ESB Return code | esbreturncode | Numeric | MaxLength=2 | ESB error code, incase validations fails at ESB end. | O |
| ESB Return Description | ESB Return Description | esbreturndesc | AN | NA | ESB error Description for Error Codes. | O |
| Signature | Signature | Signature | AN | No max length defined. | Encrypted key for authenticating the request. Currently not required. | NA |

## Response Sample

{"CreditScoreResponse": {

   "Header":    {

      "TranID": " A1B2C3D4E5F6G7H8",

      "Corp\_ID": "ZSA01",

      "Maker\_ID": "",

      "Checker\_ID": "",

      "Approver\_ID": ""

   },

   "Body":    {

      "BureauScore": "344",

"ReportDate": "20141014",

      "ReportTime": "104239"

      },

   "Signature": {"Signature": ""}

}}

# Appendix

Request Format: 

Response Format: 

Failure Response Format: 

# TELEPHONE TYPE VALUES

|  |  |
| --- | --- |
| **FIELD\_VALUES\_KEY** | **FIELD\_VALUES\_VALUE** |
| Home Phone | 02 |
| Office phone | 03 |
| Unknown | 00 |

# STATE CODE VALUES

|  |  |
| --- | --- |
| **FIELD\_VALUES\_KEY** | **FIELD\_VALUES\_VALUE** |
| JAMMU and KASHMIR | 01 |
| HIMACHAL PRADESH | 02 |
| PUNJAB | 03 |
| CHANDIGARH | 04 |
| UTTRANCHAL | 05 |
| HARAYANA | 06 |
| DELHI | 07 |
| RAJASTHAN | 08 |
| UTTAR PRADESH | 09 |
| BIHAR | 10 |
| SIKKIM | 11 |
| ARUNACHAL PRADESH | 12 |
| NAGALAND | 13 |
| MANIPUR | 14 |
| MIZORAM | 15 |
| TRIPURA | 16 |
| MEGHALAYA | 17 |
| ASSAM | 18 |
| WEST BENGAL | 19 |
| JHARKHAND | 20 |
| ORRISA | 21 |
| CHHATTISGARH | 22 |
| MADHYA PRADESH | 23 |
| GUJRAT | 24 |
| DAMAN and DIU | 25 |
| DADARA and NAGAR HAVELI | 26 |
| MAHARASHTRA | 27 |
| ANDHRA PRADESH | 28 |
| KARNATAKA | 29 |
| GOA | 30 |
| LAKSHADWEEP | 31 |
| KERALA | 32 |
| TAMIL NADU | 33 |
| PONDICHERRY | 34 |
| ANDAMAN and NICOBAR ISLANDS | 35 |
| TELANGANA | 36 |