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Technical Requirements Specification

**(DPL\_Create WI)**

**(NEWGEN CONFIDENTIAL)**

**Newgen Software Technologies Ltd.**

**New Delhi, INDIA**

|  |  |
| --- | --- |
| **Review Summary** | |
| **ITEM SUBMITTED BY: Himanshi Chawla** | |
| **REVIEW TEAM** | |
| **NAME** | **SIGNATURE** |
| *1.* |  |
| *2.* |  |
| *3.* |  |
| **REVIEW COMMENTS:** | |
| ACCEPTED :  NOT ACCEPTED:  REVIEW NOT COMPLETED:  *(Explanation)* | |

**Revision History**

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| **Release**  **Date**  *DD-MM-YY* | **Revision Number**  *x.y* | **Changes Made (Mention Sections Affected)** | **Author** | **Reviewed**  **By**  *[Name and org Role]* | **Approved By**  *[Name and org Role]* |
| **07-11-23** | **1.0** | Initial Draft | Himanshi Chawla |  |  |
| **10-11-23** | **1.1** | Aggregate Names Changed | Himanshi Chawla |  |  |
| **13-11-23** | **1.2** | Field Placement shifted as per MW requested. | Himanshi Chawla |  |  |
| **15-11-23** | **1.3** | DEH Review comments handled for UID & FATCA | Himanshi Chawla |  |  |
| **17-11-23** | **1.4** | UIDDetails tag renamed to UIDDetials – As per existing codes. | Himanshi Chawla |  |  |
| **12-12-23** | **1.5** | AECB Salary and Employer Code(ALOC) tags added | Himanshi Chawla |  |  |
| **12-03-24** | **1.6** | New tags added and some made mandatory | Nikhil Katiyar |  |  |
| **09-04-24** | **1.7** | New tags added | Rubi Kumari | Nikhil Katiyar |  |

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# Introduction

## Purpose

RAK bank has partnered with Newgen to automate various processes throughout the Bank. iBPS, Newgen's platform, will be used for automation of the processes. The project will be a Time & Material basis.

The key objectives of the Process are:

* Single user Interface
* Workflow automation
* Process tracking
* Reporting
* Accountability
* Overall cost-effective service
* Appropriate controls
* Process performance evaluation and improvement

The intent of this document is to provide the Technical Specification for the iBPS application’s Interface.

## Document Conventions

* The document has used bold words to highlight the user requirements.
* It also uses capital lettered words to highlight key words.
* The document has tried to maintain a priority of requirements. The priority has been determined by the judgment of the author based on author’s discussions with RAK Bank and is subject to change.
* The document has used short forms for some commonly abbreviated terms. Such abbreviated terms are expanded at the first occurrence of usage.
* Points requiring RAK Bank inputs are highlighted in yellow.

## Intended Audience and Reading Suggestions

The document is intended to be a guide for RAK Bank Technology team and Newgen Development team. The goal of this document is to identify the technical specifications for interfacing between iBPS and MW for Digital PL Integration via DEH(WI Creation). This document will form the basis of interface development.

## References

NA

# Value Pair Mapping from MW

DPL Create WorkItem web service hosted over MQ will be called from MW using below name value pair mappings. Sample input and output xml is attached.

 

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Field Name / Attribute Name in Input XML** | **IBPS Interface field description** | **Values** | **Data Type** | **Remarks** | **Mandatory(M)/ Conditional(C) /Optional(O)** |
| ProcessName | Process Name | Digital\_PL | String(20) |  | M |
| SubProcessName | Sub Process Name | Digital\_PL | String(20) |  | O |
| InitiateAlso | Initiate Also | Y | String(10) |  | M |
| Documents | Documents |  | String(10) |  | O |
| IsNTB | Is NTB | "Y" or "N" | String(5) | If customer is new to bank or not | M |
| IsSTLReq | Is STL Required | "Y" or "N" | String(5) | If customer opted for Salary Transfer letter | M |
| IsAccountCreated | Is Account Created | "Y" or "N" | String(5) | If Account opened at front end | O |
| IsFIRCOHit | Is FIRCO Hit | "Y" or "N" | String(5) | If FIRCO Hit is Yes or No | M |
| IsFTSReq | Is FTS Required | "Y" or "N" | String(5) | If FTS is required | M |
| IsAECBSalary | Is AECB Salary Received | “Y” or “N” | String(5) | If AECB Salary is received – DEH | M |
| IsDDAReq | Is DDA Required | "Y" or "N" | String(5) | If DDA (Direct Debit Authority) setup required - NSTL | M |
| IsCPVReq | Is CPV Required | "Y" or "N" | String(5) | If CPV (Contact Person Verification) required | O |
| IsCBReq | Is CB Required | "Y" or "N" | String(5) | If Cheque Book is required | O |
| IsDBCardReq | Is DB Card Required | "Y" or "N" | String(5) | If Debit Card is required | O |
| AECBconsent | AECB Consent | "Y" or "N" | String(5) |  | M |
| IsBLACKLIST | Is Blacklist | "Y" or "N" | String(5) | If customer is Blacklisted | M |
| IsNEGATIVE | Is Negative | "Y" or "N" | String(5) |  | M |
| IsHIGHrisk | Is High Risk | "Y" or "N" | String(5) |  | M |
| RiskScore | Risk Score |  | String(10) |  | M |
| IsTLReq | Is TL Required | "Y" or "N" | String(5) | If Takeover Loan Required | O |
| CIF | CIF Number | 1234567 | String(20) | CIF ID of the Customer to be passed if the account is created OR if customer ETB | O |
| ProspectID | Prospect ID | 12345678 | String(20) | DEH Prospect ID | M |
| SOLid | SOL ID |  | String(10) | Customers SOL ID | O |
| Channel | Channel | WBA | String(20) |  | O |
| PreferredLanguage | Preferred Language | "English" or "Arabic" | String(50) | Customer selected Preferred Language | M |
| BureauRefNoDEH | Bureau Reference No |  | String(20) | AECB - DEH Bureau Ref No | M |
| FirstName | First Name | "Name" | String(80) | Customer's First Name | M |
| MiddleName | Middle Name | "Name" | String(80) | Customer 's Middle Name | M |
| LastName | Last Name | "Name" | String(80) | Customer's Last Name | M |
| DOB | DOB |  | String(10) | Customer's Date of Birth  YYYY-MM-DD | M |
| MothersMaidenName | Mother’s Maiden Name | "Name" | String(200) |  | O |
| MobileNo | Mobile Number | 971-505044987 | String(15) |  | M |
| EmailID | Email ID |  | String(50) |  | M |
| PassportNumber | Passport Number |  | String(100) |  | M |
| PassportIssueDate | Passport Issue Date |  | String(10) | YYYY-MM-DD | O |
| PassportExpiryDate | Passport Expiry Date |  | String(10) | YYYY-MM-DD | O |
| EmiratesID | Emirates ID |  | String(100) |  | M |
| EmiratesIssueDate | Emirates Issue Date |  | String(10) | YYYY-MM-DD | O |
| EmiratesExpiryDate | Emirates Expiry Date |  | String(10) | YYYY-MM-DD | O |
| NameOnPassport | Name on Passport |  | String(100) |  | M |
| NameOnEID | Name on EID |  | String(100) |  | M |
| VisaIssueDate | Visa Issue Date |  | String(10) | YYYY-MM-DD | O |
| VisaExpiryDate | Visa Expiry Date |  | String(10) | YYYY-MM-DD | O |
| PurposeOfLoan | Purpose of Loan | "Remittances" | String(150) |  | M |
| ProductName | Product Name | "Personal Loan" | String(100) |  | M |
| ProductType | Product Type | "Islamic" | String(100) |  | M |
| LoanType | Loan Type | "New Loan" | String(100) |  | M |
| RequestedLoanAmount | Requested Amount | 80000 | String(50) | Loan Amount (AED) | M |
| RequestedLoanTenor | Requested Tenor | 48 | String(20) | In Months | M |
| FirstRepaymentDate | First Repayment Date |  | String(10) | YYYY-MM-DD | M |
| RepaymentFrequency | Repayment Frequency |  | String(10) |  | M |
| InstallmentPlan | Installment Plan |  | String(10) |  | O |
| Moratorium | Moratorium |  | String(10) |  | O |
| ProcessingFee | Processing Fee | 1050 | String(50) | in AED | M |
| EMI | EMI | 3000 | String(250) | in AED | M |
| EligibleLoanAmount | Eligible Loan Amount | 60000 | String(50) | in AED | M |
| InterestRate | Interest Rate | 9.24 | String(50) |  | M |
| InsuranceType | Insurance Type | "RAKInsurance" | String(100) |  | M |
| CompanyCategory | Company Category | "A" | String(50) |  | O |
| EmploymentStatus | Employment Status |  | String(50) |  | O |
| EmployerCode | Employer Code | 1234 | String(50) |  | M |
| EmployerName | Employer Name |  | String(255) |  | M |
| JobTitle | Job Title |  | String(25) |  | M |
| StartofJob | Start of Job |  | String(10) |  | M |
| SalaryTransferAccReq | Salary Transfer Account Required | "Y" or "N" | String(150) |  | O |
| SalaryIBAN | IBAN Number |  | String(34) |  | M |
| CustomerDeclaredMonthlyIncome | Monthly Income |  | String(30) |  | M |
| AECB\_Sal\_Month\_1 | AECB\_Sal\_Month\_1 |  | String(30) |  | CM(if AECB Salary = Y) |
| AECB\_Sal\_Month\_2 | AECB\_Sal\_Month\_2 |  | String(30) |  | CM(if AECB Salary = Y) |
| AECB\_Sal\_Month\_3 | AECB\_Sal\_Month\_3 |  | String(30) |  | CM(if AECB Salary = Y) |
| AECB\_URL | AECB\_URL |  | String(100) |  | M |
| FTS\_Ref\_No | FTS\_Ref\_No |  | String(30) |  | M |
| GCC\_National | GCC\_National | "Y" or "N" | String(30) |  | M |
| Agent\_Code | Agent\_Code |  | String(30) |  | O |
| PercentageOfIncome | % of Income Deposited as cash |  | String(50) |  | O |
| IncomeDepositedAsCash | Income Deposited as Cash |  | String(50) |  | O |
| DateOfSalary | Date of Salary |  | String(10) | Date Format YYYY-MM-DD | O |
| TotalMonthlyHouseholdIncome | Monthly Household Income |  | String(50) |  | M |
| NoOfEarningMembers | No. of Earning Members |  | String(20) |  | M |
| NoOfDependants | No. of Dependants |  | String(10) |  | M |
| LifestyleExpenses | Lifestyle Expenses |  | String (100) |  | M |
| Bills | Bills |  | String(100) |  | M |
| RentOrMortgage | Rent/Mortgage |  | String (100) |  | M |
| Others | Others |  | String(100) |  | O |
| SalaryDateMonth1 | Salary Date Month 1 |  | String(10) | These values will be taken from AECB 1st Call  YYYY-MM-DD | O |
| NetSalaryMonth1 | Net Salary Month 1 |  | String(10) |  | O |
| SalaryDateMonth2 | Salary Date Month 2 |  | String(10) | YYYY-MM-DD | O |
| NetSalaryMonth2 | Net Salary Month 2 |  | String(10) |  | O |
| SalaryDateMonth3 | Salary Date Month 3 |  | String(10) | YYYY-MM-DD | O |
| NetSalaryMonth3 | Net Salary Month 3 |  | String(10) |  | O |
| ViewNetSalary | View Net Salary |  |  |  | O |
| PurposeOfAccount | Purpose of Account |  | String(100) |  | O |
| AccountNumber | Account Number |  | String(30) |  | O |
| Tenure | Tenure |  | String(30) |  | M |
| Gender | Gender |  | String(30) |  | M |
| ProspectCreationDate | Prospect Creation Date |  | String(30) |  | M |
| Nationality | Nationality |  | String(100) |  | M |
| DualNationality | Dual Nationality | "Y" or "N" | String(150) |  | M |
| SecondNationality | Second Nationality | "Y" or "N" | String(150) |  | M |
| USCitizen | U.S. Citizen/Green Card Holder or Tax Resident | "Y" or "N" | String(10) |  | M |
| TaxResidentExceptUAE | Tax Resident Except UAE | "Y" or "N" | String(50) |  | M |
| **<TakeoverLoan> - Start of Repetitive tag for TakeOver Loan Grid Details** |  |  |  |  | O |
| LiabilityType | Liability Type |  | String(50) |  | O |
| CBContractID | CB Contract ID |  | String(50) |  | O |
| BankName | Bank Name |  | String(50) |  | O |
| StartDate | Start Date |  | String(50) | YYYY-MM-DD | O |
| EndDate | End Date |  | String(50) | YYYY-MM-DD | O |
| OutstandingAmount | Outstanding Amount |  | String(50) |  | O |
| TransferLoan | Transfer Loan |  | String(50) |  | O |
| **<TakeoverLoan> - End of Repetitive tag for TakeOver Loan Grid Details** |  |  |  |  |  |
| **<DemographicDetails> Start Of Repetitive tag for Demographic GRID details** |  |  |  |  | M |
|  |
| AddressType | Address Type |  | String(60) |  | M |  |
| HouseApartmentNo | House/Apartment No. |  | String(60) |  | M |  |
| BuildingApartmentName | Building/Apartment Name |  | String(60) |  | M |  |
| StreetLocation | Street/Location |  | String(60) |  | M |  |
| CityTown | City/Town |  | String(100) |  | M |  |
| PostcodeZipCode | Postcode/Zip Code |  | String(60) |  | M |  |
| MobileNo | Mobile No. |  | String(15) | Depends on Address Type. Mandatory in case address type is residential | CM |  |
| **<DemographicDetails> End Of Repetitive tag for Demographic GRID details** |  |  |  |  |  |  |
| **<UIDDetials> Start of Repetitive UID Details Grid** |  |  |  |  |  |  |
| AlertDetails |  |  | String |  | O |  |
| **<UIDDetials> End of Repetitive UID Details Grid** |  |  |  |  |  |  |
| **<FATCA\_CRS\_GRID\_details> Start of Repetitive FATCA Details Grid** |  |  |  |  | M |  |
| CountryTaxResidence | Country Of Tax Residence |  | String(50) |  | M |  |
| TIN | Taxpayer Identification Number (TIN)/Equivalent |  | String(50) |  | M |  |
| ReasonUnableTIN | Reason if unable to obtain a TIN/Equivalent |  | String(100) |  | M |  |
| FutureFreeField1 | Future Free Field 1 |  | String(150) |  | O |  |
| FutureFreeField2 | Future Free Field 2 |  | String(150) |  | O |  |
| **< FATCA\_CRS\_GRID\_details > End of Repetitive FATCA Details Grid** |  |  |  |  |  |  |

The following Name Value specifications are specific to WI creation call. These values comprise of Attribute tag, Name & Value pair mapping.

## Request/Response WiCreate Interface



## 2.2 Error Mapping:

|  |  |  |
| --- | --- | --- |
| **S. No.** | **Error Code** | **Error Description** |
|  | 1000 to 1999 | Technical Errors |
|  | 2000 to 2999 | Business Errors/Custom Validations if any |



## 2.3 Assumptions:

1. This document will be used for tracking the changes and clarifications as required from all stake holders.
2. Once signed-off, the mapping will be added as an addendum to Create WorkItem web service technical specification document.
3. XML is attached for reference only. The actual name value pair may slightly differ in actual implementation.
4. Master Annexure for fields mentioned in input xml will be same as of Finacle.