**Version 1.0 Date: 30-01-2023**

Technical Requirements Specification

**Central Bank Instructions / Court Order - Technical Requirements**

**(CO\_TSD)**

**(NEWGEN CONFIDENTIAL)**

**Newgen Software Technologies Ltd.**

**New Delhi, INDIA**

|  |  |
| --- | --- |
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|  |  |
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# Introduction

## Purpose

RAK bank has partnered with Newgen to automate various processes throughout the Bank. iBPS, Newgen’s BPM 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 Convention

* 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 CO process integration. This document will form the basis of interface development.

## References

MW API specifications.

## Assumptions

* This document will be used for tracking the changes and clarifications as required from all stake holders.
* Once signed-off, the mapping will be added as an addendum to web service technical specification document.
* XML is attached for reference only. The actual name value pair may slightly differ in actual implementation.

# 2. DEDUP\_SUMMARY

## 2.1 Description

This interface will be triggered from BPM to inquire customer duplication list details of a customer from Finacle Core via Middleware for both Individuals and Non-Individuals. This will be used to identify whether a customer is a RAK Bank Customer or Non-RAK Bank Customer.

If in response, CIF ID of a customer is received, it will be treated as an Internal Customer. If CIF ID is not received, it will be treated as an External Customer.

### 2.1.1 Request Information

| **Field Name** | **Description** | **Data Type (Max Length/ Format)** | **Mandatory (M)/**  **Optional (O)/**  **Conditional(C)** | **iBPS field to be passed** |
| --- | --- | --- | --- | --- |
| BankId | Bank id, defaulted to “RAK” | String (9) | Mandatory | “RAK” will be passed always |
| CIFID | Finacle CIF ID. | String (50) | Optional |  |
| CustomerType | Hold The flag information either Retail or Corporate | String (5) | Optional |  |
| RetailCorpFlag | Hold The flag information either Retail or Corporate  List Of Valid Values  ‘R’ -> Retail  ‘C’ -> Corporate | String (1) | Mandatory | “R” will be passed in case of Individual Customers & “C” will be passed in case of Non-Individual Customers. |
| EntityType | LOV-Blacklist Retail / Negate Retail –  1 - All  2 - Contact  3 - Customer  4 - Prospect  5 - NonCustomer | String (30) | Optional | 1 will be passed. |
| **PersonDetails >** Non Repetitive Optional Aggregate Start: - This aggregate holds the personal Information for retail customer only. | | | |  |
| FirstName | Holds first name of the customer. | String(80) | Optional | “First Name” will be passed |
| MiddleName | Holds middle name of the customer | String(80) | Optional | “Middle Name” will be passed. |
| LastName | Holds last name of the customer. | String(80) | Optional | “Last Name” will be passed. |
| ShortName | Holds Short name of the customer. | String(10) | Optional |  |
| FullName | Holds full name of the customer. | String(80) | Optional |  |
| MaritalStatus | Holds the Marital Status. | String(50) | Optional |  |
| Nationality | Holds the Nationality. | String(50) | Optional | “Nationality” will be passed. |
| DateOfBirth | Holds the customer date of birth. | Date (YYYY-MM-DD) | Optional | “DOB” will be passed. |
| Occupation | Holds occupational information of the customer | String(50) | Optional |  |
| **PersonDetails** | Aggregate End | NA | Optional |  |
| **OrganizationDetails >** Non Repetitive Optional Aggregate Start: - This aggregate Holds the organization details for corporate customer only. | | | |  |
| CorporateName | Holds corporate name of the customer | String(80) | Optional | “Company Name” will be passed. |
| ShortName | Holds short name of the customer | String(50) | Optional |  |
| RepresentativeLastName | Holds information of Corporate representative Last name | String(30) | Optional |  |
| CountryOfIncorporation | Holds details of country of Incorporation | String(50) | Optional | “Country of Incorporation” will be passed. |
| DateOfIncorporation | Holds Incorporation date | Date (YYYY-MM-DD) | Optional | “Date of Establishment” |
| IndustrySegment | Holds Industry Segment | String(50) | Optional |  |
| IndustrySubSegment | Holds Industry Sub Segment | String(5) | Optional |  |
| **OrganizationDetails** | Aggregate End | NA | Optional |  |
| **AddressDetails >** Non Repetitive Optional Aggregate Start: - This aggregate holds address details of the Customer. Only one AddressDetails segment should be send in the request. | | | |  |
| AddressType | Holds Type of Address  Valid value “Address” | String(100) | Optional |  |
| AddressLine1 | Holds first line of the address. | String(80) | Optional |  |
| AddressLine2 | Holds second line of the address. | String(80) | Optional |  |
| AddressLine3 | Holds third line of the address. | String(80) | Optional |  |
| City | Holds city code. | String(200) | Optional |  |
| State | Holds state code. | String(200) | Optional |  |
| Country | Holds country code. | String(100) | Optional |  |
| ZipCode | Holds zip code. | String(200) | Optional |  |
| POBox | Holds postal code. i.e. P.O box number | String(100) | Optional |  |
| **AddressDetails** | Aggregate End | NA | Optional |  |
| **ContactDetails >** Non Repetitive Optional Aggregate Start: - This aggregate holds contact information | | | |  |
| **EmailAddress >** Repetitive optional aggregate block repetitive maximum 20 times: - This aggregate holds email id. | | | |  |
| MailIdType | Holds email address value corresponding to the "Type".  Valid value – “Email” Only one EmailDetails segment should be send in the request. | String(100) | Optional |  |
| MailIdValue | Holds email address type. | String(150) | Optional |  |
| **EmailAddress** | Aggregate End | NA | Optional |  |
| **PhoneFax >** Repetitive optional aggregate block repetitive maximum 20 times: - This aggregate holds Phone and Fax Details. Only one PhoneFax segment should be send in the request for each PhoneType. | | | |  |
| PhoneType | LOV - "Phone", "Fax". | String(100) | Optional |  |
| PhoneValue | Holds Number for the corresponding type.  Format should be in +00971()501139480. | String(50) | Optional |  |
| **PhoneFax** | Aggregate End | NA | Optional |  |
| **ContactDetails** | Aggregate End | NA | Optional |  |
| DSAId | Holds DSAId | String(12) | Optional |  |
| BranchId | Holds information of Domicile Branch | String(5) | Optional |  |
| PrimaryServiceCentre | Holds Primary Branch Id. | String(50) | Optional |  |
| GroupId | Holds Group Id. | String(50) | Optional |  |
| GroupName | Holds Group name. | String(200) | Optional |  |
| RelationshipManagerCode | Holds Relation Manager code. | String(100) | Optional |  |
| AccountManagerId | Holds Account Manager ID | String(30) | Optional |  |
| **StatusInfo >** Aggregate Sta Repetitive optional aggregate block repetitive maximum 3 times: - This aggregate holds the information related to status. | | | |  |
| StatusType | LOV- 'Black List', ’Negative List', 'Suspension List' | String(100) | Optional |  |
| StatusValue | Holds the value for statusType ‘Y’ or ‘N’ | String(1) | Optional |  |
| **StatusInfo** | Aggregate End | NA | Optional |  |
| **Account** | Aggregate Start: - This aggregate holds Loan Account Id Details. | NA | Optional |  |
| AccountType | Holds the information Account type LOV- 1 - Credit Cards 2 - Accounts ( Current / Deposit / Savings / Demat ) 3 - Debit Cards 4 - Equation Master Number 5 - Loans 6 - Investment | String(100) | Optional |  |
| AccountNumber | Holds the account id information of customer | String(30) | Optional |  |
| **Account** | Aggregate End | NA | Optional |  |
| **Document >** Repetitive optional aggregate block repetitive maximum 20 times :- This aggregate holds Legal documents information | | | |  |
| DocumentType | Holds unique document type information | String(100) | Mandatory | “TDLIC” in case of Trade License, “EMID” in case of Emirates ID & “PPT” in case Passport. |
| DocumentRefNumber | Holds the unique document identifier. | String(100) | Mandatory | Trade License Number, Emirates ID, Passport Number. |
| **Document** | Aggregate End | NA | Optional |  |
| FreeField1 | Free Fields for future use | String (80) | Optional |  |
| FreeField2 | Free Fields for future use | String (80) | Optional |  |
| FreeField3 | Free Fields for future use | String (80) | Optional |  |

### 2.1.2 Response Information

| **Field Name** | **Description** | **Data Type (Max Length/ Format)** | **Mandatory (M)/**  **Optional (O)/**  **Conditional(C)** |
| --- | --- | --- | --- |
| BankId | Bank id, defaulted to “RAK” | String (9) | Mandatory |
| **Customer >**Repetitive optional aggregate block: - Holds customer related information | | | |
| CIFID | Finacle CIF ID. | String (50) | Optional |
| RetailCorpFlag | Hold The flag information either Retail or Corporate  List Of Valid Values  ‘R’ -> Retail  ‘C’ -> Corporate | String(1) | Mandatory |
| CustomerType | Hold The flag information either Retail or Corporate | String(5) | Optional |
| EntityType | LOV-  1 - All  2 - Contact  3 - Customer  4 - Prospect  5 - NonCustomer | String(30) | Optional |
| StepsMatched | Holds the fields which matched the Dedup criteria | String (200) | Optional |
| **PersonDetails >** Non Repetitive Optional Aggregate Start: - This aggregate holds the personal Information. | | | |
| FirstName | Holds first name of the customer. | String(80) | Optional |
| MiddleName | Holds middle name of the customer | String(80) | Optional |
| LastName | Holds last name of the customer. | String(80) | Optional |
| ShortName | Holds Short name of the customer. | String(10) | Optional |
| FullName | Holds full name of the customer. | String(80) | Optional |
| MaritalStatus | Holds the Marital Status. | String(50) | Optional |
| Nationality | Holds the Nationality. | String(50) | Optional |
| DateOfBirth | Holds the customer date of birth. | Date (YYYY-MM-DD) | Optional |
| Occupation | Holds occupational information of the customer | String(50) | Optional |
| **PersonDetails** | Aggregate End | NA | Optional |
| **OrganizationDetails >** Non Repetitive Optional Aggregate Start: - This aggregate Holds the corporate name information | | | |
| CorporateName | Holds corporate name of the customer | String(80) | Optional |
| ShortName | Holds short name of the customer | String(50) | Optional |
| RepresentativeLastName | Holds information of Corporate representative Last name | String(30) | Optional |
| CountryOfIncorporation | Holds details of country of Incorporation | String(50) | Optional |
| DateOfIncorporation | Holds Incorporation date | Date (YYYY-MM-DD) | Optional |
| IndustrySegment | Holds Industry Segment | String(50) | Optional |
| IndustrySubSegment | Holds Industry Sub Segment | String(5) | Optional |
| **OrganizationDetails** | Aggregate End | NA | Optional |
| **Document >**Repetitive optional aggregate block:- This aggregate holds Legal documents information | | | |
| DocumentType | Holds the unique document type information. | String(100) | Optional |
| DocumentRefNumber | Holds the unique document identifier. | String(100) | Optional |
| **Document** | Aggregate End | NA | Optional |
| **ContactDetails >** Non Repetitive Optional Aggregate Start: - This aggregate holds contact information | | | |
| **EmailAddress** | Repetitive optional aggregate block Start: - This aggregate holds email id. | NA | Optional |
| MailIdType | Holds email address value corresponding to the "Type".  Valid value – “Email” Only one EmailDetails segment should be send in the request. | String(100) | Optional |
| MailIdValue | Holds email address value corresponding to the "Type".  Valid value – “Email” |  | Optional |
| **EmailAddress** | Aggregate End | NA | Optional |
| **PhoneFax** | Repetitive optional aggregate block Start: - This aggregate holds Phone and Fax Details. | NA | Optional |
| PhoneType | LOV - "Phone", "Fax". | String(100) | Optional |
| PhoneValue | Holds Number for the corresponding type. | String(50) | Optional |
| **PhoneFax** | Aggregate End | NA | Optional |
| **ContactDetails** | Aggregate End | NA | Optional |
| **StatusInfo >**Repetitive optional aggregate block repetitive maximum 10 times: - This aggregate holds the information related to status. | | | |
| StatusType | LOV- 'Black List', ’Negative List', 'Suspension List' | String(100) | Optional |
| StatusFlag | Holds flag | String(1) | Optional |
| StatusNotes | Holds Notes | String(500) | Optional |
| StatusReason | Holds code description | String(250) | Optional |
| StatusOverAllFlag | Holds Overall Flag | String(100) | Optional |
| ReasonNotes | Holds notes regarding the reason | String(30) | Optional |
| ReasonCode | Holds the reason code | String(50) | Optional |
| ReasonStatus | Holds the reason status | String(1) |  |
| CourtOrderNumber | Holds Court Order Number | Integer | Optional |
| CBCircularNumber | Holds CB circular Number | Integer | Optional |
| CreationDate | Created on date | Date (YYYY-MM-DD) | Optional |
| CreatedBy | Holds Created-By user Id | String(100) | Optional |
| **StatusInfo** | Aggregate End | NA | Optional |
| CustStatus | Status of corporate Active/Inactive  Valid values: ACTVE,INACT,DCSED,MIGR | String(50) | Optional |
| CustDormancy | Customer dormancy status  Valid values: Y/N | String(5) | Optional |
| CustPreDormancy | Customer predormancy status  Valid values: Y/N | String(5) | Optional |
| FreeField1 | Free Fields for future use | String (80) | Optional |
| FreeField2 | Free Fields for future use | String (80) | Optional |
| FreeField3 | Free Fields for future use | String (80) | Optional |

## 2.2 Request/Response Interface

 

# 3. CUSTOMER\_SUMMARY

## 3.1 Description

This interface is required to retrieve related party CIF details of RAK Bank CIF by passing Retail CIFs and receiving Retail Related Party CIFs

RCIF -to- RCIF Linkage – Retail CIF will be sent to retrieve Retail Related Party CIFs in response.

### 3.1.1 Request Information

| **Field Name** | **Description** | **Data Type (Max Length/ Format)** | **Mandatory (M)/**  **Optional (O)/**  **Conditional(C)** | **iBPS Field Name to be passed** |
| --- | --- | --- | --- | --- |
| BankId | Bank Id | String (9) | M | “RAK” will be passed always |
| CIFId | Holds the CIF value | String (32) | M | “CIF ID” will be passed for Retail Internal Customer. |
| AccNumber | Company Account Number | String (24) | O |  |
| FetchType | Type of details needs to be fetched.  C: Relation details will be fetched from CIF level  A: Relation details will be fetched at account level  **Note: For Trade License Update, always defaulted to C**    **For CIF Update, both A and C are applicable** | String(2) | M | “C” will be passed always |
| RelationType | Type of relation wants to be fetched.  A – Authorized Signatory  C - Co-obligant  D - DSA  G - Guarantor  H - Legal Heir  J - Joint Holder  L - Letter of Authority  O – Others  P – Power of attorney  S - Portfolio Statement  V – LHV Hirer  SH – Share holder  **Note: For Trade License Update, always defaulted to ALL**  **For CIF Update, any above value sent in the request would be sent to HOST** | String(3) | M | Always send ‘ALL’ |
| RCIFDetails contains details entered by user. It’s a Non-repetitive blocks. | | | | O |
| MobileNo | Holds mobile no | String (85) | O |  |
| DOB | Holds Date of Birth | Date  YYYY-MM-DD | O |  |
| PassportNo | Holds the Passport Number | String (100) | M | “Passport No.” for Individual Customers |

### 3.1.2 Response Information

| **Field Name** | **Description** | **Data Type (Max Length/ Format)** | **Mandatory (M)/**  **Optional (O)/**  **Conditional(C)** |
| --- | --- | --- | --- |
| BankId | Bank Id | String (9) | M |
| **RCIFDetails – It’s a repetitive block.** | | | |
| RCIFId | Related Party CIF | String (32) | M |
| RCIFIdStatus | CIF status  ACTVE - Active  INACT - Inactive  DCSED – Deceased | String (10) | M |
| IsIBEnabled | IB enabled flag  Y – Full access  N – Read Only access  D – Full access. User creation will be sent to admin for approval | String(5) | O |
| FName | Customer first name | String (80) | O |
| MName | Customer middle name | String (80) | O |
| LName | Customer last name | String (80) | O |
| MobileNo | Mobile Number | String (85) | M |
| EmailId | Email id | String (80) | O |
| DOB | Date of Birth | Date | M |
| PassportNo | Passport Number | String (100) | M |
| SubRelationshipStatus | Sub Relationship Status | String (100) | O |
| LinkedDebitCardNumber | Linked Debit Card Number for Account given in input request | String(24) | C  Mandatory when user registration will be done using Account number |

## 3.2 Request/Response Interface

 

# 4. RELATED\_COMPANY\_DETAILS

## 4.1 Description

For a RCIF, the related party search to be performed using this API to fetch related CCIF.

RCIF to CCIF Linkage

### 4.1.1 Request Information

| **Field Name** | **Description** | **Data Type (Max Length/ Format)** | **Mandatory (M)/**  **Optional (O)/**  **Conditional(C)** | **iBPS field to be passed** |
| --- | --- | --- | --- | --- |
| InqCompanyDetailsRequest – **Mandatory Request Body Starts** | | | |  |
| CIFId | Holds Customer Identifier. i.e. Retail CIF ID of the customer. | String (50) | Mandatory | Matched retail “CIF ID” |
| InqCompanyDetailsRequest – **Request Body Ends** | | | |  |

### 4.1.2 Response Information

| **Field Name** | **Description** | **Data Type (Max Length/ Format)** | **Mandatory (M)/**  **Optional (O)/**  **Conditional(C)** |
| --- | --- | --- | --- |
| InqCompanyDetailsResponse : **Optional Response aggregate start** | | | |
| CorporateCIFDetails : **Repetitive Tag Start**  (Hold the details of Main Corporate CIF details to which Retail entity is linked as a shareholder) | | | Mandatory |
| CIFId | Holds the Main CIFs customer ID | String(50) | Mandatory |
| CorporateName | Holds the Main CIFs Name | String(100) | Mandatory |
| RelationShipType | Holds the Relationship type | String (255) | Mandatory |
| CorporateCIFDetails : **Repetitive Tag Ends** | | | |
| InqCompanyDetailsResponse : **Response aggregate ends** | | | |

## 4.2 Request/Response Interface

 

# 5. CUSTOMER\_DETAILS

## 5.1 Description

This interface is required to retrieve related party CIF details of RAK Bank CIF by passing Corporate CIFs and receiving Retail & Corporate Related Party CIFs

CCIF to CCIF/RCIF Linkage – Corporate CIF will be sent to retrieve Retail & Corporate Related Party CIFs in response.

This same API to be used to fetch Email ID and Address for Customer Letters. CIF will be passed either RCIF or CCIF to retrieve the details.

### 5.1.1 Request Information

| **Field Name** | | **Description** | **Data Type (Max Length/ Format)** | **Mandatory (M)/**  **Optional (O)/**  **Condition (C)** | **iBPS Field to be passed** |
| --- | --- | --- | --- | --- | --- |
| **FetchCustomerDetailsReq** – *Request Body tag* | | | | |  |
| BankId | Bank ID, always “RAK” | | String (3) | M | “RAK” will be passed. |
| CCIFID | Corporate CIF ID of the Corporate/ SME, uniquely identified in the Finacle CRM | | String (32) | C  Mandatory for Corporate and SME Users | “CIF ID” of Non-Individual will be passed |
| RCIFID | Retail CIF ID of the customer, uniquely identified in Finacle CRM | | String (32) | C  Mandatory for Retail Users |  |
| DealProdType | Flag to indicate which kind of deals required to be fetched:-  Possible Values:-   1. A – All Accounts, Credit Cards and RLS Loans, Islamic 2. O – Operative Accounts 3. D – Deposit Accounts 4. L – Commercial Loan Accounts 5. W – Investment Details 6. T – Trade Finance Accounts 7. C – Credit Cards 8. R – RLS Loan Accounts 9. I – Islamic Accounts and Cards   This flag will be sent as “A” during the customer login scenario. For the rest of the cases this tag will not be sent. | | String(1) | O |  |
| FetchExpired | Flag to fetch the expired deals or not  Possible Values:  Y  N | | String(1) | C  Mandatory when Deal Prodtype tag is being sent |  |

### 5.1.2 Response Information

| **Field Name** | **Description** | **Data Type (Max Length/ Format)** | **Mandatory (M)/**  **Optional (O)/**  **Conditional(C)** |
| --- | --- | --- | --- |
| FetchCustomerDetailsRes – Response Body tag | | | |
| BankId | Bank ID, always “RAK” | String (3) | M |
| CIFDet– CIF Details tag – Repetitive block | | | |
| CIFID | CIF ID of the Corporate/ SME, uniquely identified in Finacle CRM | String (32) | M |
| RetCorpFlag | Type of cif for which data is being fetched  Possible Values:-  R 🡪 Retail  C 🡪 Corporate | String(1) | M |
| CifType | Type | String(5) | M |
| CustomerStatus | Customer Status Code  Active : ACTVE  Inactive : INACT  Deceased : DCSED | String (5) | M |
| CustomerSegment | The Segment to which the customer belongs to | String(15) | M |
| CustomerSubSeg | The Sub Segment to which the customer belongs to | String(15) | M |
| IndSeg | Industry Segment | String 50 | O |
| IndSubSeg | Industry sub segment | String 50 | O |
| PhnDet – Repetitive block for Phone Detail | | | |
| PhnType | Type Of Phone | String (200) | O |
| PhnPrefFlag | Preferred Flag | String(50) | O |
| PhnCountryCode | PhnCountryCode | String(20) | O |
| PhnCityCode | PhoneNoCityCode | String(20) | O |
| PhnLocalCode | PhoneNoLocalCode | String(20) | O |
| PhoneNo | PhoneNo | String(25) | O |
| AddrDet – Repetitive block for Address Detail | | | |
| AddressType | Type of Address | String (100) | M |
| EffectiveFrom | Address Effective From | Date | O |
| EffectiveTo | Address Effective To | Date | O |
| HoldMailFlag | Hold Mail Flag | String(50) | O |
| AddrPrefFlag | Preferred Adress Flag | String(50) | O |
| AddressLine1 | Address Line 1 - Flat / Villa / Office No. | String(50) | O |
| AddressLine2 | Address Line 2 - Building Name | String(50) | O |
| AddressLine3 | Address Line 3 - Street Name | String(50) | O |
| AddressLine4 | Address Line 4 - Landmark | String(50) | O |
| ResType | Residence Type(Owned/Rented) | String(50) | O |
| POBox | Post box number | String(10) | O |
| zipcode | Zip Code | String(10) | O |
| City | City | String(40) | O |
| Country | Country Code | String(5) | O |
| EmlDet – Repetitive block for Email Detail | | | |
| EmlType | Email Type | String(200) | M |
| EmlPrefFlag | Preferred Flag | String(50) | O |
| Email | Secondary e-mail ID of Customer | String(80) | O |
| isPremium | Flag to indicate whether customer is premium customer or not.  possible values are  Y – Yes  N – No | String(1) | O |
| isWMCustomer | Flag to indicate whether customer is WM customer or not.  possible values are  Y – Yes  N – No | String(1) | O |
| isStaff | Flag to indicate whether customer is Rak Bank staff or not.  Y – Yes  N – No | String(1) | O |
| DocDet – Repetitive block for Document Details | | | |
| DocType | Document Type | String(20) | M |
| DocTypeDesc | Document Type Description | String(255) | O |
| DocIsVerified | Is Document Verified  possible values are  Y – Yes  N – No | String(1) | O |
| DocNo | Document No. | String(100) | O |
| DocExpDate | Document Expiry Date | Date | O |
| BuddyRMDetails – Buddy RM Details | | | |
| BuddyRMName | Buddy RM Name | String(80) | O |
| BuddyRMPhone | Buddy RM Phone number | String(50) | O |
| BuddyRMEmail | RM Email ID | String(80) | O |
| BackupRMDetails – Back Up RM Details | | | |
| RMName | Backup RM Name | String(80) | O |
| RMPhone | Backup RM Phone Number | String(50) | O |
| RMEmail | Backup RM Email ID | String(80) | O |
| RetAddnlDet – Retail Additional Detail block if RetCorpFlg value is R | | | |
| Title | Salutation | String(50) | O |
| CustomerName | Customer Full Name | String(80) | M |
| FName | Customer first Name | String (80) | M |
| MName | Customer middle Name | String(80) | O |
| LName | Customer Last Name | String(80) | M |
| Gender | Gender | String(10) | M |
| DOB | Date of birth | Date | O |
| MinorFlg | Minor status of User  possible values are  Y – Yes  N – No | String(1) | M |
| MaritialStatus | Maritial Status | String(10) | O |
| MotherMaidenName | Mothers Maiden Name | String(80) | M |
| Nationality | Nationality of Customer | String(3) | M |
| ResidentCountry | Residence country | String(3) | M |
| < EmploymentDet> Optional aggregate | | | |
| EmpType | Employment Type (Salaried / Self Employed, Pensioner, House-wife) | String 50 | O |
| EmplrCode | Employer Code | String 50 | O |
| EmplrName | Employer Name | String 255 | O |
| Dept | Department | String 255 | O |
| EmpStatus | Employment Status / Nature of Income | String 50 | O |
| DOJ | Date of Joining | Date | O |
| Occupation | Occupation / Profession | String 50 | O |
| Desig | Designation | String 255 | O |
| CurrJobPeriod | Period in Curr Job | String 4 | O |
| PrevOrgName | Previous Organization in UAE | String 255 | O |
| PrevOrgDur | Period of employment in the prev Organization in UAE | String 255 | O |
| GrossSal | Gross Salary / Monthly Income / Declared Salary | Decimal | O |
| StaffId | Staff ID / Military ID | String 50 | O |
| BusName | Self Employed: Name of Business | String 255 | O |
| BusDuration | Self Employed: Years since in Business | String 255 | O |
| TotEmpYrs | Total years of employment | String 255 | O |
| </EmploymentDet> |  |  |  |
| </RetAddnlDet> | | | |
| <FatcaDet> | Non Repeating Aggregate  Holds the FATCA details |  | Optional |
| USRelation | US relation value under FATCA details | String(1) | Optional |
| TIN | Holds the TIN number available as part of FATCA details | String(50) | Optional |
| FatcaReason | Holds the value of fatca eligible reason  For multiple Fatca Reason. Should be provided in a exclamation (!) separated form for e.g. US CITIZEN/RESIDENT/TAXPAYER/GREENCARD!US PLACE OF BIRTH!CURRENT US ADDR!CURRENT US PHONE NO!POA/SIGN US ADDR | String(200) | Optional |
| DocumentsCollected | Holds the value of fatca documents collected  For multiple documents, Documents Collected should be passed in a exclamation (!) separated form for e.g. ID DOC!SELF-ATTEST FORM | String(200) | Optional |
| SignedDate | Holds the value of Signed Date | Date(1900-01-01) | Optional |
| SignedExpiryDate | Holds the value of Signed Expiry Date | Date(1900-01-01) | Optional |
| </FatcaDet> |  |  |  |
| <KYCDet> | Non Repeating Aggregate containing KYC details |  | Optional |
| KYCHeld | Holds KYC Held Flag with possible values Y or N | String (1) | Optional |
| KYCReviewDate | Holds the KYC Reviewed Date | Date (1900-01-01) | Optional |
| MthlyCrTurnOvrCur | Holds KYC related details | String (50) | Optional |
| ExpCashCrTrCurr | Holds KYC related details | String (50) | Optional |
| ExpCashCrTrAmt | Holds KYC related details | Decimal | Optional |
| ExpNCashCrTrCurr | Holds KYC related details | String (50) | Optional |
| ExpNCashCrTrAmt | Holds KYC related details | Decimal | Optional |
| MNCashCrTnOvrPer | Holds KYC related details | Decimal | Optional |
| MCashCrTnOvrPer | Holds KYC related details | Decimal | Optional |
| PEP | Holds KYC related details | String (50) | Optional |
| </KYCDet> |  |  |  |
| <OECDDet> | Non Repeating aggregate which holds OECD details of Retail CIF |  |  |
| CityOfBirth | Holds OECD Details City of Birth | String(200) | Optional |
| CountryOfBirth | Holds OECD Details Country Code of Birth | String(50) | Optional |
| CRSUnDocFlg | Holds OECD CRS Undocumented Flag. | String(50) | Optional |
| CRSUndocFlgReason | Holds OECD Undocumented reason | String(50) | Optional |
| <ReporCntryDet> | Repeating aggregate for OECD reporting countries |  |  |
| CntryOfTaxRes | Holds the country of tax residence (country code) | String(50) | Optional |
| TINNumber | Holds the TIN Number for a particular country | String(50) | Optional |
| NoTINReason | Holds the No TIN reason code (Its reason code) | String(50) | Optional |
| MiscellaneousID | Unique record ID as per Database - to be utilized for updateCIF operations from channels | String(38) | Optional |
| </ReporCntryDet> | End of ReporCntryDet aggregate |  |  |
| </OECDDet> | End of OECDDet aggregate |  |  |
| AECBConsentHeld | Holds the value if customer is eligible for AECB or not | String(1) | Optional |
| <RiskProfile> | Holds Risk Profile | String(200) | Optional |
| <RiskExpiryDate> | Holds Risk Expiry Date | Date | Optional |
| CorpAddnlDet – Corporate Additional Detail block if RetCorpFlg value is C | | | |
| CorpName | Name of Corporates | String(80) | M |
| BusinessIncDate | Business Incorporation Date | Date | O |
| OrgCountry | Country of Origin | String(50) | O |
| LegEnt | Legal Entity / Constitution | String(30) | O |
| DealInfo | | | |
| DealCount | Total number of deal available for the user | Integer | C  Mandatory only when deal information is required |
| DealInfoDet – Repetitive tag | | | |
| ProdType | Type of the Deal. Following will be the values  Possible Values:-   1. O – Operative Accounts 2. D – Deposit Accounts 3. L – Commercial Loan Accounts 4. W – Investment Details 5. T – Trade Finance Accounts 6. C – Credit Cards 7. R – RLS Loan Accounts 8. I – Islamic Accounts and Card | String(50) | O |
| DealDescription | Description of deal | String(255) | C  Mandatory when product type is received |
| DealId | Unique Id for the deal | String(80) | O |
| Identifier | Type of Deal ID  Possible Values:-  B – Banner Id  C – Context Id  D – Deal Id | String(50) | O |
| ContextType | Context Type  LGIN -- Login Page  ORVW – Overview  ACOP – Accounts Opeartive  ACTD – Accounts Deposit  ACLN – Accounts Loan  CARD – Credit Cards  FTXR – Funds Transfer  UBPP – Bill payments  SRST – Service Requests  DEAL -- Deals | String(50) | O |
| DealStartDate | Start date of Deal | Date | O |
| DealExpiryDate | Expiry Date of deal | Date | O |

## 5.2 Request/Response Interface

 

# 6. RELATED\_SHAREHOLDER\_DETAILS

## 6.1 Description

This interface will be used for inquiring Main CIFs of a non- RAK shareholder details by BPM system.

NON-CIF Retails/Corporate -to- CCIF Linkage.

### 6.1.1 Request Information

| **Field Name** | **Description** | **Data Type (Max Length/ Format)** | **Mandatory (M)/**  **Optional (O)/**  **Conditional(C)** | **iBPS fields to be passed** |
| --- | --- | --- | --- | --- |
| InqShareholderDetailsRequest : **Mandatory Request Body Starts** | | | |  |
| RetCorpInd | Holds Customer Identifier type - retail or corporate - (R/C) | String(1) | Mandatory | “R” for Individual & “C” for Non-Indvidual |
| RetailCustomer : **Aggregate Start – Needs to be provided if the RetCorpInd tag value is ‘R’** | | | Conditional Mandatory |  |
| Name | Holds the Full name | String (100) | Mandatory | “Full Name” |
| DateOfBirth | Holds the Date of birth.  Format should be DD-MM-YYYY | Date | Optional | “DOB” |
| Nationality | Holds the Nationality | String(50) | Optional | “Nationality” |
| PassportNumber | Holds the Retail customer's passport number. | String(100) | Optional | “Passport” |
| RetailCustomer : **Aggregate Ends** | | | |  |
| CorporateCustomer : **Aggregate Start– Needs to be provided if the RetCorpInd tag value is ‘C’** | | | Conditional Mandatory |  |
| CorporateName | Holds the Company name | String(100) | Mandatory | “Company Name” |
| DateOfIncorporation | Holds the Date of Incorporation  Format should be DD-MM-YYYY | Date | Optional | “Date of Establishment” |
| TradeLicenceNumber | Holds the Corporate customer's trade licence number. | String(100) | Optional | “Trade License Number” |
| CorporateCustomer : **Aggregate Ends** | | | |  |
| InqShareholderDetailsRequest : **Request Body Ends** | | | |  |

### 6.1.2 Response Information

| **Field Name** | **Description** | **Data Type (Max Length/ Format)** | **Mandatory (M)/**  **Optional (O)/**  **Conditional(C)** |
| --- | --- | --- | --- |
| inqShareholderDetails\_Response : **Optional Response Body Starts** | | | |
| MainCIFDetail : **Repetitive Aggregate Start** | | | Mandatory |
| CIFId | Holds the Main CIFs customer ID | String (50) | Mandatory |
| CustomerName | Holds the Main CIFs Name | String (100) | Mandatory |
| RelationShipType | Holds the Relationship type | String (255) | Mandatory |
| MainCIFDetail : **Repetitive Aggregate Ends** | | | |
| inqShareholderDetails\_Response : **Response Body Ends** | | | |

## 6.2 Request / Response Interface

  

# 7. ACCOUNT\_SUMMARY

## 7.1 Description

This interface is used to fetch the list of accounts that are linked to the CIF ID from Finacle CRM.

### 7.1.1 Request Information

| **Field Name** | **Description** | **Data Type (Max Length/ Format)** | **Mandatory (M)/**  **Optional (O)/**  **Conditional(C)** | **iBPS Field to be passed** |
| --- | --- | --- | --- | --- |
| **FetchAccountListReq** – *Request Body tag* | | | |  |
| BankId | Bank ID, always “RAK” | String (3) | M | “RAK” will be passed always |
| CIFID | CIF ID of the customer, uniquely identified in the FINACLE. | String (32) | M | “CIF ID” will be passed for which account summary required. |
| FetchClosedAcct | Flag to fetch closed account from backend host system. Values:  Y – Yes 🡪 Fetches open and closed accounts  N – No (default value) 🡪 fetches only active accounts | String(1) | M | “Y” to be passed. |
| AccountIndicator | One of the values 🡪 A/O/D/L/W  A-All (Including Cards),  O-Operative, D-Deposit,  L-Loan  W-Investments *(No longer used)*  C - Credit Cards  R - RLS  T – Islamic Deposits (TID and Wakala)  F – Islamic Finances  B – Islamic Deposits and Finances  **Note:** For BPM Trade License Update Project, only O is applicable and that respective scheme codes are only configured for BPM Channel | String(1) | M | “A” will be passed. |

### 7.1.2 Response Information

If in response “IsIslamic” = Y, API to be re-triggered with Account Indicator as “B” for the second response.

| **Field Name** | **Description** | **Data Type (Max Length/ Format)** | **Mandatory (M)/**  **Optional (O)/**  **Conditional(C)** |
| --- | --- | --- | --- |
| **FetchFINAccountListRes** – *Response Body tag* | | | |
| CIFID | CIF ID of the customer, uniquely identified in Finacle Core | String (32) | M |
| BankId | Bank ID, always “RAK” | String (3) | M |
| ProdProc | The product processor of the CIF ID in Finacle CRM. Indicate relationships of the customer with all Host Systems such as Cards, RLS etc. | String (200) | M |
| StatusAsOf | Date for which Account status is sent | DateTime | M |
| IsIslamic | Indicates whether the CIF holds Conventional or Islamic accounts.  Possible values will be  I – Islamic  C – Conventional  B – Both | String(3) | M |
| IsPremium | Premium Flag Indicator. Applicable only for RCIF. Possible Values  Y – Yes  N – No  If blank, value will be defaulted to N | String(1) | O |
| IsWealth | Flag to indicate Wealth Management Customer  Applicable for RCIF  Possible Values  Y – Yes  N – No  If no values comes, defaulted to N | String(1) | O |
| FINAccountDetail – Repetitive tag. Contains Account Details | | | |
| BranchId | Branch ID, In case of credit cards, can be defaulted to ‘CC’ | String (9) | M |
| Acid | Account Number for Operative Accounts, Deposits, gold and corporate and Islamic loans  Account Number, will represent credit card number in case of Credit card  Loan Agreement Number in case of RLS loan  Investment ID for investment products | String (24) | M |
| Foracid | IBAN Number of the account | String (24) | O |
| AcctType | Account Type/ Scheme type for Accounts  SBA – Savings and Gold  ODA – Current  CAA - Trade Finance  LAA - Loans  CCD - credit cards  MTF - investment accounts  TDA - Deposits | String (3) | M |
| AccountCategory | Scheme code of the Account  Scheme code for Finacle, Optional for RLS, P/S (primary/Secondary) for credit cards.  Not applicable for Investment accounts | String (5) | C  Optional for  RLS, Investments |
| CrnCode | Currency of the account | String (3) | C, Non mandatory  for credit cards |
| NicName | Account Nick Name | String (40) | O |
| AccountName | Account Holder Name | String (80) | C, only for Finacle Core |
| LocDesc | Location Description (in case of multiple location of the customer) | String (80) | O |
| AcctBal | Account Balance Available balance - Operative  Deposit Amount - Deposits  Outstanding Amount – Loans  Credit Cards – Last Statement Balance | Amount(2 decimal places) | C, NA for Loans, |
| CurrentBal | The current balance for credit cards is returned | Amount(2 decimal places) | O |
| LedgerBalance | Ledger Balance for Operative Accounts | Amount(2 decimal places) | C  Mandatory for Operative |
| Interest | Interest Amount for Deposit | Amount(2 decimal places) | C  Mandatory for Deposits |
| OverdraftLimit | Overdraft Limit for Operative Accounts | Amount(2 decimal places) | C  Mandatory for Operative |
| LoanAmt | Loan Amount for Loan Accounts | Amount(2 decimal places) | C  Mandatory for Loan |
| LedgerBalanceinAED | AED equivalent of Ledger Balance for Operative | Amount(2 decimal places) | C  Mandatory for Operative |
| LoanAmtAED | AED equivalent in Loan Accounts | Amount(2 decimal places) | C  Mandatory for Corporate Loans |
| EffAvailableBal | Effective available Balance | Amount(2 decimal places) | C  Mandatory for Operative |
| AutoRenFlag | Auto Renew Flag –L - Limited,–U - Unlimited,–N - No Auto Renewal.) for deposit accounts | String (1) | C  Mandatory for Deposit |
| InsuranceFlag | Insurance/Regular Savings Flag for WMS accounts  Y – Yes–N - No | String(1) | C  Mandatory for Investments |
| JntAcctIndicator | For operative account it will act as flag for Joint Account Indicator.  Y – Yes–N - No | String(1) | C  Mandatory for Operative Accounts |
| DisplayInvAccFlg | Value to display Investment Accounts or not  Possible Values:-  Y  N | String(20) | C  Mandatory for Investments |
| AcctStatus | Account Status  Internet Banking status (001,002...) is returned for Finacle.  Loan Account status (in the same format) as being received in the response from RLS for RLS Fetch account list.  MW will send the values as 001, 002… only for the Islamic Products. | String (3) | M |
| AcctAccess | Account Access Flag  N: No Restriction, I: Inquiry only | String (1) | C, Non mandatory for credit cards |
| AcctOpnDt | Account Opening Date | Date | C, Non mandatory for credit cards |
| MaturityDt | Maturity Date of Deposit Account | Date | C, only for Deposit Account,  Non mandatory for credit cards |
| IntRate | Interest Rate of the Account | Double(9) | C, Non mandatory for credit cards |
| HostId | Host System in which the account is maintained  FIN – Accounts maintained in Finacle  RLS – for loans maintained in RLS  IBS – For Islamic Accounts | String (3) | O |
| MaturityAmt | Maturity Amount for deposits | Amount(2 decimal places) | C  Mandatory for Deposits |
| LastStmtDate | Last Statement Date | Date | C  Mandatory for Credit Cards |
| PymtDueDate | Payment Due Date | Date | C  Mandatory for Credit Cards |
| CustomerLimit | Customer Limit for Credit Card | Amount | C  Mandatory for Credit Cards  This has been kept for future use. |
| EquivalentAmt | Equivalent Gold amount in AED | Amount(2 decimal places) | C  Mandatory for Gold |
| CostPrice | Cost Price of Gold in AED | Amount | C  Mandatory for Gold |
| CreditLimit | Credit Limit on Credit Card (AED) | Amount(2 decimal places) | C  Mandatory for Credit Cards |
| ProductId | Scheme code description: for Finacle  Product description like Personal Loan: for Finacle this is just an example.  Product Name for Investment Accounts  Product Description of the account in the host system (RLS) | String(200) | C, Non mandatory for credit cards |
| ModeOfOperation | Describes the account handling mode like single/joint/joint-OR, Joint-AND. Can have values of SINGLY/JOINTLY.  SING–Y -Sole/Joint-OR  JOINTLY: Joint AND | String(10) | C, only for Finacle Core |
| RelationshipManager | Relationship Manager Name | String (80) | C, Only for investment accounts. |
| RelationshipValue | Relationship Amount value | Amount (2 decimal places) | C, Only for investment accounts. |
| RAKValPackage | Used to specify the online package enrolled at account or credit card level as part of RAKvalue | String (80) | O |
| RAKValueStatus | Used to specify the RAKvalue status against account/Credit card.  Possible Values:–A - Active–I - Inactive  D- De-Enrolled | String (80) | O |
| DormantSince | Date from which the account is dormant. This tag will be available only if the account is dormant. | Date | O |
| FreezeType | Holds Freeze Code. T: Total Freeze, C: Credit Freeze, D: Debit Freeze | String (1) | O |
| FreezeReasonCode | Freeze Reason Code. This field is applicable only for Frozen accounts | String(5) | O |
| FreezeRemarks | Holds the freeze remarks | String (60) | O |
| AddtnlFreezeDtls : Repetative aggregator starts - holds the freeze reason codes and freeze remarks | | | O |
| FreezeReasonCode | Holds the freeze reason code | String (5) | O |
| FreezeRemarks | Holds the Freeze remarks | String (60) | O |
| AddtnlFreezeDtls : Repetative aggregator ends | | | |

Values which can be changes on refreshing the products:

AccountName

AcctBal

CurrentBal

LedgerBalance

LoanAmt

LedgerBalanceinAED

LoanAmtAED

EffAvailableBal

JntAcctIndicator

AcctStatus

MaturityAmt

PymtDueDate

EquivalentAmt

### 7.1.3 Islamic Response

B to be send in Account Indicator if IsIslamic = I or B.

| **Field Name** | **Description** | **Data Type (Max Length/ Format)** | **Mandatory (M)/**  **Optional (O)/**  **Conditional(C)** |
| --- | --- | --- | --- |
| **FetchIBSAccountListRes** – *Response Body tag* | | | |
| CIFID | CIF ID of the customer, uniquely identified in Finacle Core | String (32) | M |
| BankId | Bank ID, always “RAK” | String (3) | M |
| StatusAsOf | Date for which Account status is sent | DateTime | M |
| IsIslamic | Indicates whether the CIF holds Conventional or Islamic accounts.  Possible values will be  I – Islamic  C – Conventional  B – Both  IBS will default the value to ‘I’ | String(3) | M |
| **IBSAccountDetail** – *Repetitive tag. Contains Account Details* | | | |
| BranchId | Branch ID of Account | String (9) | M |
| Acid | IBS will send the Finance account number/TID number/Wakala number. | String (24) | M |
| Foracid | This field will contain the formatted account number | String (24) | O |
| AcctType | Islamic will send TDA for Deposits and  LAA for Finances | String (3) | M |
| AccountCategory | Scheme code for the Islamic Finance and Deposit will be sent by IBS | String (5) | M |
| CrnCode | Currency of the account | String (3) | M |
| NicName | Account Nick Name | String (40) | O |
| AccountName | Account Holder Name | String (80) | O |
| LocDesc | Location Description | String (80) | O |
| AcctBal | Deposit Amount - Deposits  Outstanding Amount – Finances | Amount | C |
| CurrentBal | Current Balance | Amount | O |
| Interest | Interest Amount for Deposit | Double (9) | C  Mandatory for Deposits |
| LoanAmt | Loan Amount for Loan Accounts | Amount | C  Mandatory for Loan |
| LoanAmtInAED | Loan Amt in AED | Amount | C  Mandatory for Loan |
| DepositAmtInAED | Deposit Amount in AED | Amount | O |
| AutoRenFlag | Auto Renew Flag –  Possible Values:-  Y – Yes  N - No | String (1) | C  Mandatory for Deposit |
| JntAcctIndicator | For operative account it will act as flag for Joint Account Indicator.  Y – Yes–N - No | String(1) | C |
| AcctStatus | Account Status  Internet Banking status (001,002...) is returned for Finacle.  Loan Account status (in the same format) as being received in the response from RLS for RLS Fetch account list.  MW will send the values as 001, 002… only for the Islamic Products. | String (3) | M |
| AcctAccess | Account Access Flag  N: No Restriction, I: Inquiry only | String (1) | O |
| AcctOpnDt | Account Opening Date | Date | O |
| MaturityDt | Maturity Date of Deposit Account | Date | O, only for Deposit Account, |
| IntRate | Interest Rate of the Account | Amount | O |
| MaturityAmt | Maturity Amount for deposits | Amount | C  Mandatory for Deposits |
| ProductId | Scheme code description: for Finacle  Product description like Personal Loan: for Finacle this is just an example.  Product Name for Investment Accounts  Product Description of the account in the host system (RLS) | String(200) | M |
| ModeOfOperation | Describes the account handling mode like single/joint/joint-OR, Joint-AND. Can have values of SINGLY/JOINTLY.  SING–Y -Sole/Joint-OR  JOINTLY: Joint AND | String(10) | M |

## 4.2 Request/Response Interface

 

# 8. CUSTOMER\_UPDATE\_REQ

## 5.1 Description

This interface will be triggered from BPM for update CIF details to Finacle Core via Middleware for placing or removing Internal Blacklist.

### 8.1.1 Request Information

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Field Name** | | **Description** | **Data Type (Max Length/ Format)** | **Mandatory (M)/** | **iBPS fields to be passed** |
| **Optional (O)/** |
| **Conditional(C)** |
| BankId | | Bank Id | String (9) | M | “RAK” |
| CIFId | | Customer ID | String (32) | M | Selected “CIF ID” |
| RetCorpFlag | | Retail / Corporate Flag | String(1) | M | “R” for Retail and “C” for Corporate |
| ScreeningDone | | Screening check. Possible values are 'Y' or 'N'. | String(1) | C |  |
| Set to 'Y' if Screening is completed. |
| Set to 'R' if Screening is Rejected. |
| This is required when ActionRequired is 'S' |
| LangPref | | Holds Communication Preference | String(50) | O |  |
| SanctionDeclarationStatus | | Possible values ‘Y/N’ | String(20) | O |  |
| DNFBPDeclarationStatus | | Possible values ‘Conduct/Does Not Conduct’ | String(20) | O |  |
| ProductProccessor | | Product Processor | String(50) | O |  |
| CustClassification | | Customer Classification | String(1) | O |  |
| ActionRequired | | Always Defaulted to “U” for CIF Update project as CIF Verification will not happen here and only CIF Level details will get updated | String(20) | M | Always Default to "U" |
|  |
| For Click & Collect, both U and V are applicable |
|  |
| If CIF is to be verified, BT to be called is VerifyCustomerDetails and the value to be sent in this tag is “V” |
|  |
| If CIF Details is to be updated, BT to be called is updateCifDetails and the value to be sent is this tag is “U” |
| If CIF Details and Screening to be updated, Both updateCifDetails on Finacle and LimitSchemeUpdate on MCF to be called and the value in this tag is "S"(to update Screening) |
|  |
| U for Update to happen and V for CIF Verification to happen |
|  |
| Possible values could be U or V or S |
|  | IndustryDet àParent Aggregate Non Repetitive optional block | | | | |
| IndustrySegment | | Holds analysis code industry segment | String(50) | Optional |  |
| IndustrySubSegment | | Holds analysis code industry Sub segment | String(50) | Optional |  |
|  | </IndustryDet> | | | | |
| AddrDet | | parent, repetitive tag for different address types |  | O | NA |
| AddressType | | Type of Address | String (100) | M |  |
| -Office |
| -Home |
| EffectiveFrom | | Address Effective From | Date | M |  |
| EffectiveTo | | Address Effective To | Date | M |  |
| HoldMailFlag | | Hold Mail Flag | String (50) | M |  |
| **BPM can send as N** |
| HoldMailBCName | | Business Center Name for Hold Mail | String (50) | O |  |
| HoldMailReason | | Hold Mail Reason | String (200) | O |  |
| ReturnFlag | | Return Mail Flag | String (50) | M |  |
| **BPM can send as N** |
| AddrPrefFlag | | Preferred Address. | String(1) | M |  |
| Can be Y or N |
| AddrLine1 | | Address Line 1 | String (50) | M |  |
| AddrLine2 | | Address Line 2 | String (50) | O |  |
| AddrLine3 | | Address Line 3 | String (50) | O |  |
| AddrLine4 | | Address Line 4 | String (50) | O |  |
| ResType | | Home Ownership / Residence Type (Owned / Rented etc.) | String (50) | O |  |
| POBox | | Post box number | String (10) | O |  |
| ZipCode | | Zip Code | String (100) | O |  |
| State | | State | String (200) | O |  |
| City | | City | String (40) | M |  |
| CountryCode | | Country | String (10) | M |  |
| PhnDetails | | Parent, repetitive tag containing the phone details |  | O |  |
| PhnType | | Type Of Phone | String (200) | M |  |
| PhnPrefFlag | | preferred Flag | String(50) | M |  |
| PhnCountryCode | | PhnCountryCode | String(20) | O |  |
| PhnCityCode | | PhoneNoCityCode | String(20) | O |  |
| PhnLocalCode | | PhoneNoLocalCode | String(20) | M |  |
| PhoneNo | | PhoneNo | String(25) | O |  |
| PhnExtn | | Extension | String(30) | O |  |
|  | EmlDet – Repetitive block for Email Detail NA | | | | |
| EmlType | | Email Type | String(200) | M |  |
| EmlPrefFlag | | Preferred Flag | String(50) | M |  |
| Email | | Email Id | String(80) | M |  |
|  | DocDet – Repetitive block for Document Details NA | | | | |
| DocType | | Document Type | String(20) | M |  |
| DocTypeDesc | | Document Type Description | String(255) | O |  |
| Whatever values comes in ENTITY\_DETAILS Response |
| DocIsVerified | | Is Document Verified | String(1) | M |  |
| Y – Yes (Default Value) |
|  |
| DocNo | | Document No. | String(100) | M |  |
| DocIssDate | | Document Issue Date | Date | O |  |
| DocExpDate | | Document Expiry Date | Date | M |  |
|  | <RtlAddnlDet> – Non Repetitive optional block for Retail additional Details | | | | |
| ShortName | | Short Name | String(10) | O |  |
| MothersName | | Customer Mother’s Name | String (50) | Optional |  |
| CustType | | Holds the Customer Type | String(5) | O |  |
| MaritalStatus | | Marital Status of Customer | String(50) | O |  |
| EmployerCode | | Employer Code | String(50) | O |  |
| EmployeeNumber | | Holds Employee No | String(50) | O |  |
| EmploymentType | | Employment Type | String(50) | O |  |
| EmployeeStatus | | Holds Employee Income Status (Stable or Unstable) | String(50) | Optional |  |
| Occupation | | Holds the occupation of a particular customer | String(50) | Optional |  |
| DepartmentName | | Holds Department of Customer | String(255) | Optional |  |
| TotEmpYrs | | Holds the detail of total years of employment | String(255) | Optional |  |
| BusinessDuration | | Holds the detail from when a customer is in business. | String(255) | Optional |  |
| DOJ | | Holds the date of joining of current employer | Date (1900-01-01) | Optional |  |
| NoOfDepndant | | Holds the dependants count | Integer | Optional |  |
| Desig | | Holds Customer Designation | String(255) | O |  |
| GrossSalary | | Gross Salary of customer | Amount | O |  |
| PrevOrgName | | Holds the name of previous employer in UAE | String(255) | Optional |  |
| PrevOrgDur | | Holds the period with previous employer. | String(50) | Optional |  |
| AECBconsentHeld | | Holds the value if customer is eligible for AECB or not | String(1) | O |  |
| Possible values are Y/N |
| AECBConsentSource | | Holds the value of AECBConsentSource | String(100) | Optional |  |
| DNDFlag | | Holds the DND detail of a customer | String(1) | O |  |
| Possible values are Y/N |
| NonResidentInd | | Holds non resident flag as 'Y' or 'N'. | String(1) | O |  |
| ResidentFrom | | Holds the date since when in UAE. | Date(1900-01-01) | O |  |
| RiskProfile | | Holds Risk profile data | String(200) | O |  |
| SplSupport | | Hold Special Support Required or not value | String(1) | O |  |
| Applicable only for Retail CIF |
| PeopleOfDet | | Hold people of determination value | String(200) | O |  |
| Applicable only for Retail CIF |
| DetRmks | | Hold people of determination in case of Others | String(250) | O |  |
| Applicable only for Retail CIF |
|  | <FatcaDetails> – Non Repetitive optional block for FATCA Details | | | | |
| USRelation | | US relation value under FATCA details | String(1) | O |  |
| Possible Values: |
|  |
| R - YES - REPORTABLE |
| N - YES - NOT REPORTABLE |
| O - NO |
| C - RECALCITRANT CUSTOMER |
|  |
| TIN | | Holds the TIN number available as part of FATCA details | String(50) | O |  |
| FatcaReason | | Holds the value of Fatca eligible reason | String(200) | O |  |
| For multiple Fatca Reason. Should be provided in a exclamation (!) |
| DocumentsCollected | | Holds the value of Fatca documents collected | String(200) | O |  |
| For multiple Documents Collected. Should be provided in a exclamation (!) |
| SignedDate | | Holds the value of Signed Date | Date(1900-01-01) | Optional |  |
| SignedExpiryDate | | Holds the value of Signed Expiry Date | Date(1900-01-01) | Optional |  |
| Category | | Holds the value of FATCA Category | String(10) | O |  |
| CriteriaUSEntity | | Holds the value of FATCA Criteria for US Entity | String(10) | O |  |
| ExmptdUSEntity | | Holds the value of FATCA Exempted US Entity | String(10) | O |  |
| CorpFATCAType | | Holds the value of FATCA Type | String(10) | O |  |
| FinancialEntity | | Holds the value of FATCA Financial Entity | String(10) | O |  |
| GIINNumber | | Holds the value of FATCA GIIN Number | String(50) | O |  |
| ContrlngUSRelatn | | Holds the value of FATCA Controlling US Relation | String(5) | O |  |
| FatcaEntityType | | Holds the name of the entity typ- Corporate, Govt entity etc | String(50) | O |  |
| NameOfSecurityMarket | | Holds the name of the established securities market on which the corporation is regularly traded | String(150) | O |  |
| NameOfTradedCorp | | Holds the name of the regularly traded corporation that the Entity is a related entity of | String(150) | O |  |
| </FatcaDetails> | |  |  |  |  |
|  | <KYCDetails> | | | | |
| – Non Repetitive optional block for KYC Details | | | | |
| KYCHeld | | Holds KYC Held flag | String(1) | O |  |
| Possible values are Y/N |
| KYCReviewdate | | Holds KYC Review date. | Date | O |  |
| MthlyCrdtTurnOvrCur | | Holds monthly credit turn over currency | String(50) | O |  |
| MthlyCrdtTurnOvrAmt | | Holds monthly credit turn over amount | Amount | O |  |
| ExpdCashCrTransCur | | Holds expected cash credit transaction currency | String(50) | O |  |
| ExpdCashCrTransAmt | | Holds expected cash credit transaction amount | Amount | O |  |
| ExpdNCashCrTransCur | | Holds expected non cash credit transaction currency | String(50) | O |  |
| ExpdNCashCrTransAmt | | Holds expected non cash credit transaction amount | Amount | O |  |
| MnthNCashCrTurnOvrPer | | Holds monthly non cash credit turn over percentage | Integer | O |  |
| MnthCashCrTurnOvrPer | | Holds monthly cash credit turn over percentage | Integer | O |  |
| PEP | | Holds PEP values | String(50) | O |  |
| LPEP/NPEP/FPEP- LPEP(Local PEP), NPEP(Non-PEP),FPEP(Foreign-PEP) |
| </KYCDetails> | |  |  |  |  |
| <OECDDet> | | Non Repeating aggregate which holds OECD details of Retail CIF |  |  |  |
| CityOfBirth | | Holds OECD Details City of Birth | String(200) | Optional |  |
| CountryOfBirth | | Holds OECD Details Country Code of Birth | String(50) | Optional |  |
| CRSUnDocFlg | | Holds OECD CRS Undocumented Flag. | String(50) | Optional |  |
| CRSUndocFlgReason | | Holds OECD Undocumented reason | String(50) | Optional |  |
| <ReporCntryDet> | | Repeating aggregate for OECD reporting countries |  |  |  |
| CntryOfTaxRes | | Holds the country of tax residence (country code) | String(50) | Optional |  |
| TINNumber | | Holds the TIN Number for a particular country | String(50) | Optional |  |
| NoTINReason | | Holds the No TIN reason code (Its reason code) | String(50) | Optional |  |
| NoTINReasonDetails | | Reason Description for unable to get TIN. This detail is captured only if No TIN reason code is B | String(150) | C |  |
| MiscellaneousID | | Unique record ID as per Database - to be utilized for updateCIF operations from channels | String(38) | Optional |  |
| </ReporCntryDet> | | End of ReporCntryDet aggregate |  |  |  |
| </OECDDet> | | End of OECDDet aggregate |  |  |  |
| <EmployerNm> | | Holds the Employer Name | String(255) | Optional |  |
| </RtlAddnlDet> | |  |  |  |  |
| **CorpRelCIFDet** | | **Repeating aggregate which will hold the details of the Related Cifs of the related shareholders who have CIF with the Bank** | | **O** |  |
| RCIFID | | Holds the RelatedCIF's customer ID | String(10) | M |  |
| EntityType | | Holds the entity type. Possible values: Customer, Prospect, Migration Default | String(20) | M |  |
| RelationshipType | | Holds the Relationship type | String(50) | M |  |
| IBEnabledFlag | | Holds the IB enabled flag - Y/N/D | String(5) | M | . |
|  |
| Y -IB FULL ACCESS |
| N -B ENQUIRY ACCESS |
| D -MIGRATION DEFAULT |
| **CorpRelCIFDet** | | **End of the CorpRelCIFDet aggregate** |  |  |  |
| **CorpRelNonCIFDet** | | **This is a repeating aggregate containing the details to be added for Corporate CIF update - if the details of non-cif holder relatedparties are to be modified.** | | **O** |  |
| FinancialDetID | | Holds the Unique Identifier for the non-Cif related party as per Finacle Database - To be utilized for updateCIF operations from channels | String(50) | M |  |
| CountryOfResidence | | Holds the Country Of Residence | String(50) | O |  |
| Address | | Holds the Address of Non-Cif Related Party | String(100) | O |  |
| **OECDDet** | | **Non Repeating aggregate which holds OECD details of Retail CIF** | | **O** |  |
| CityOfBirth | | Holds OECD Details City of Birth | String(200) | O |  |
| CountryOfBirth | | Holds OECD Details Country Code of Birth | String(50) | O |  |
| CRSUnDocFlg | | Holds OECD CRS Undocumented Flag. | String(50) | O |  |
| CRSUndocFlgReason | | Holds OECD Undocumented reason | String(50) | O |  |
| **ReporCntryDet** | | **Repeating aggregate for OECD reporting countries** | | **O** |  |
| CntryOfTaxRes | | Holds the country of tax residence (country code) | String(50) | O |  |
| TINNumber | | Holds the TIN Number for a particular country | String(50) | O |  |
| NoTINReason | | Holds the No TIN reason code (Its reason code) | String(50) | O |  |
| NoTINReasonDetails | | Reason Description for unable to get TIN. This detail is captured only if No TIN reason code is B | String(80) | C |  |
| **ReporCntryDet** | | **End of ReporCntryDet aggregate** | |  |  |
| **OECDDet** | | **End of OECDDet aggregate** | |  |  |
| **CorpRelNonCIFDet** | | **End of the CorpRelNonCIFDet aggregate** | |  |  |
|  | **Note: The below aggregate “VerifyCIF” will come only for Click & Collect Project** | | | | |
|  | | | | |
| <VerifyCIF>Non Repetitive optional block for updating customer status | | | | |
| Decision | | Holds Possible Values like | ~~String(50)~~ | ~~M~~ |  |
| Approve, Reject. Based on which verification or the rejection occurs |
| Reason | | Holds the description for the status | ~~String(255)~~ | ~~O~~ |  |
| </VerifyCIF> | |  |  |  |  |
| <BlacklistInfo> | | Non Repetitive optional block to Hold the blacklist information |  |  |  |
| IsBlacklisted | | Holds whether the customer is blacklitsed or not. Valid values are "Y" and "N". | String(1) | M | "Y" for Placing Internal Blacklist and "N" for Removing Internal Blakclist will be passed |
| BLUnit | | Should contain Unit performing blacklisting | String(100) | O |  |
| BLCONumber | | Should contain court order number | String(100) | O | “Court Order Number / Case No.will be passed. ” |
| BLCODate | | Should contain court order date  (Format should be DD-MM-YYYY) | Date | O | “Current Date” only when placing the internal blacklist / NA for removing blacklist. |
| BLExpDate | | Should contain blacklist expiry date(Format should be DD-MM-YYYY) | Date | O |  |
| BLInactReasonCode | | Should contain reason to mark blacklist as inactive | String(50) | O | "IP" if sending "N" in IsBlacklisted Tag,  "FIU", "CIR" & "CO" if sending "Y" in IsBlacklisted Tag |
| BLInactRemarks | | Should contain remarks for marking inactive | String(2000) | O | AS PER <FIU/CIR Reference no> dated <DD/MM/YYYY> |
| </BlacklistInfo> | |  |  |  |  |
|  |  |  |  |  |  |

### 8.1.2 Response Information

| **Field Name** | **Description** | **Data Type (Max Length/ Format)** | **Mandatory (M)/**  **Optional (O)/**  **Conditional(C)** |
| --- | --- | --- | --- |
| BankId | Bank Id | String (9) | M |
| CIFId | Customer ID | String (32) | M |
| Status | Status Flag.  S- Success or F- Failure | String (1) | M |
| Message | Holds the success or failure message | String (255) | M |

## 8.2 Request / Response Interface

 

# 9. UPDATE\_EXT\_BLACKLIST

## 9.1 Description

This service is used to update the blacklist details of non-RAKBank customers. It will be used to place or remove external blacklists.

### 9.1.1 Request Information

| **Tag Name** | **Description** | **Data Type (MaxLength/Format)** | **Mandatory / Optional /Conditional** | **iBPS Field to be passed.** |
| --- | --- | --- | --- | --- |
| **UpdateExternalBlackListRequest**  Mandatory Root aggregate start | | | |  |
| RetCorpInd | Holds Customer Identifier type - R (retail) or C (corporate) | String (1) | Mandatory | “R” will be passed for Retails Customer and “C” will be passed for Corporate Customer” |
| OperFlg | Operation Flag – A o I | String (1) | Mandatory | “A” will be passed to place external blacklist and “I” will be passed to remove external blacklist. |
| MasterDataId | Holds the Master Data ID | String (40) | Conditional Mandatory.  Mandatory for Operation flag as “I” | “Master Data ID” will be passed if OperFlg is “I” for removing blacklist. |
| Source | Source | String(50) | Optional |  |
| CBCircularDate | CB Circular date  Format should be DD-MM-YYYY  This is for Retail Customers only | Date | Optional | “CB Circular Name” will be passed if OperFlg is “I”. |
| CourtOrderDate | Court Order Date  Format should be DD-MM-YYYY  This is for Retail Customers only | Date | Optional |  |
| CourtOrderNumber | Court Order Number  Court order number will be an alphanumeric value, any special character like Pipe “|” should not be present in it. | String(100) | Conditional Mandatory  ~~Mandatory for Operation flag as “I” Conditional Mandatory~~  ~~Mandatory for Operation flag as “I”~~  Optional | “Case No. “ will be passed |
| CBCircularNumber | CB Circular Number | String(100) | Optional |  |
| BLReasonCode | Blacklist Reason Code | String(50) | Mandatory | “FIU” for FIU requests.  “CIR” for CIR requests.  “CO” – Dubai Court & CCMS |
| BLExipryDate | Blacklist Expiry Date.  Format should be DD-MM-YYYY | Date | Optional |  |
| BLRemarks | Blacklist Remarks | String(2000) | Optional |  |
| **PersonDetails** | Non Repetitive Conditional Mandatory aggregate Start: - This aggregate holds the personal Information  Only one PersonDetails segment should be send in the request.  This aggregate should only be present for Retail Customers | NA | Conditional Mandatory for Retail Customers |  |
| FirstName | First name of the person | String(80) | Optional | “First Name” |
| MiddleName | Middle name of the person | String(80) | Optional | “Middle Name” |
| LastName | Last name of the person | String(80) | Mandatory | “Last Name” |
| ShortName | Short name of the person | String(10) | Optional |  |
| NativeFirstname | First name of the person | String(80) | Optional |  |
| NativeMiddlename | Middle name of the person | String(80) | Optional |  |
| NativeLastname | Last name of the person | String(80) | Optional |  |
| NativeShortname | Short name of the person | String(10) | Optional |  |
| DateOfBirth | Date of birth of the person  Format should be DD-MM-YYYY | Date | Optional | “DOB” will be passed |
| **PersonDetails** | Aggregate End |  |  |  |
| **OrganizationDetails** | Non Repetitive Conditional Mandatory Aggregate Start: - This aggregate Holds the corporate name information  This aggregate should only be present for Corporate Customers  Only one OrganizationDetails segment should be send in the request. | NA | Conditional Mandatory for Corporate Customers |  |
| CorporateName | Name of Corporate | String(100) | Mandatory | “Company Name” will be passed |
| NativeCorporateName | Native Name of Corporate | String(100) | Optional |  |
| ShortName | Short name of the person | String(10) | Optional |  |
| NativeShortname | Short name of the person | String(10) | Optional |  |
| IncorporationDate | Date of incorporation  Format should be DD-MM-YYYY | Date | Optional | “Date of Establishment” to be passed |
| CountryOfIncorporation | Country of incorporation | String(50) | Optional | “Country of Incorporation” will be passed. |
| CountryOfPrincipleOperation | Country of principle ops | String(50) | Optional |  |
| NatureOfBusiness | Nature of business | String(50) | Optional |  |
| **OrganizationDetails** | Aggregate End |  |  |  |
| **AddressDetails** | Non Repetitive optional aggregate block: - This aggregate holds address details of the Customer.  Only one AddressDetails segment should be send in the request. | NA | Optional |  |
| AddressType | Holds Type of Address  Set Value to ‘Address’ | String(100) | Optional |  |
| BuildingNumber | Building Number | String(10) | Optional |  |
| PremiseName | Premise Name | String(80) | Optional |  |
| BuildingLevel | Building Level | String(10) | Optional |  |
| StreetNumber | Street Number | String(80) | Optional |  |
| StreetName | Street Name | String(80) | Optional |  |
| Suburb | Suburb | String(80) | Optional |  |
| Locality | Locality | String(16) | Optional |  |
| Town | Town | String(80) | Optional |  |
| Domicile | Domicile  This is only for Retail Customers only | String(80) | Optional |  |
| MailDrop | Mail Drop  This is only for Corp Customers only | String(100) | Optional |  |
| City | City | String(80) | Optional |  |
| State | State  This is only for Corp Customers only | String(200) | Optional |  |
| Country | Country  This is only for Corp Customers only | String(200) | Optional |  |
| AddressLine1 | Address Line 1 | String(80) | Optional |  |
| AddressLine2 | Address Line 2 | String(80) | Optional |  |
| AddressLine3 | Address Line 3 | String(80) | Optional |  |
| PostalCode | Postal Code  This is only for Corp Customers only | String(10) | Optional |  |
| **AddressDetails** | Aggregate End | NA | Optional |  |
| **ContactDetails** | Non Repetitive Mandatory Aggregate Start: - This aggregate holds contact information | NA | Mandatory |  |
| PreferredFormat | Preferred Format | String(50) | Mandatory | “Y” will be passed always |
| Website | Website  This is only for Corp Customers only | String(100) | Optional |  |
| **EmailAddress** | Repetitive optional aggregate block repetitive maximum 3 times: - This aggregate holds email id. | NA | Optional |  |
| MailIdType | Holds email address value corresponding to the "Type".  Valid value  – LOV for Retail Customers  “HomeEmail  “WorkEmail”  “EmailId”  – LOV for Corp Customers  “EmailId” | String(100) | Optional |  |
| MailIdValue | Holds email address type. | When MailIdType= EmailId String(150)  else  String(50) | Optional |  |
| **EmailAddress** | Aggregate End | NA | Optional |  |
| **PhoneFax** | Repetitive optional aggregate block repetitive maximum 10 times: - This aggregate holds Phone and Fax Details. | NA | Optional |  |
| PhoneType | LOV –  Below are accepted for Retail Customers only  "MobileCountryCode"  "MobileLocalCode"  "HomePhoneCountryCode"  "HomePhoneLocalCode"  "WorkPhoneCountryCode"  "WorkPhoneLocalCode"  "WorkFaxNumberCountryCode"  "WorkFaxNumberLocalCode"  "PhoneCountryCode"  "PhoneLocalCode"  Below are accepted for Corp Customers only  "PhoneNumber1CountryCode"  "PhoneNumber1LocalCode"  "PhoneNumber2CountryCode"  "PhoneNumber2LocalCode"  "FaxNumberCountryCode"  "FaxNumberLocalCode"  "MobileCountryCode"  "MobileLocalCode"  "WorkExtension" | String(100) | Optional |  |
| PhoneValue | Holds Number for the corresponding type. | For PhoneType=’ WorkExtension’  String(10)  Else  String(20) | Optional |  |
| **PhoneFax** | Aggregate End | NA |  |  |
| **ContactDetails** | Aggregate End |  |  |  |
| **Account** | Non repetitive optional Aggregate Start: - This aggregate holds Account Id Details.  This is for Retail Customers only |  | Optional |  |
| AccountType | Holds the information Account type LOV- 1 - CreditCard Number | String(100) | Optional |  |
| AccountNumber | Holds the account id information of customer | String(50) | Optional |  |
| **Account** | Aggregate End | NA |  |  |
| **Document** | Repetitive optional aggregate block repetitive maximum 3 times:- This aggregate holds Legal documents information | NA | Optional |  |
| DocumentType | Accepted LOV for Retail Customers :  ”SSN” – for social security number  ”DrivingLicense”  ”PPT” – for passport  Accepted LOV for Corp Customers :  “TradeLicenseNumber”  ”CommercialRegistrationNumber”  ”CertificateOfIncorporation” | String(100) | Optional |  |
| DocumentRefNumber | Holds the unique document identifier. | Retail Customers - String(50)  Corp Customers - String(25) | Optional |  |
| **Document** | Aggregate End | NA | Optional |  |
| **IDDetails** | Repetitive optional aggregate block repetitive maximum 10 times:- This aggregate holds Legal documents information | NA | Optional |  |
| IDType | Accepted LOV for Retail Customers :  "IDTypeR1"  "IDTypeR2"  "IDTypeR3"  "IDTypeR4"  Accepted LOV for Corp Customers :  "IDTypeC4"  "IDTypeC5"  "IDTypeC6"  "IDTypeC7"  "IDTypeC8"  "IDTypeC9"  "IDTypeC10" | String(100) | Optional |  |
| IDValue | ID value | Retail Customers - String(50)  Corp Customers - String(25) | Optional |  |
| **UpdateExternalBlackListRequest**  Request aggregate end | | | |  |

### 9.1.2 Response Information

| **Tag Name** | **Description** | **Data Type (MaxLength/Format)** | **Mandatory / Optional /Conditional** |
| --- | --- | --- | --- |
| **UpdateExternalBlackListResponse**  Optional Response aggregate start | | | |
| Message | Holds the success message | String (250) | Mandatory |
| **UpdateExternalBlackListResponse**  Optional Response aggregate end | | | |

## 9.2 Request/Response Interface

  

# 10. BLACKLIST\_DETAILS

## 10.1 Description

This service is used to fetch blacklist details for BPM application for both Internal /External customers (Retail & Corporate).

### 10.1.1 Request Information

| **Tag Name** | **Description** | **Data Type (MaxLength/Format)** | **Mandatory / Optional /Conditional** | **iBPS field to be passed** |
| --- | --- | --- | --- | --- |
| BankId | Bank id, defaulted to “RAK” | String (9) | Mandatory | “RAK” will be passed. |
| CIFID | Finacle CIF ID. | String(50) | Optional | “CIF ID” will be passed for RAK Bank Customer |
| CustomerType | Hold The flag information either Retail or Corporate | String(5) | Optional |  |
| RetailCorpFlag | Hold The flag information either Retail or Corporate  List Of Valid Values  ‘R’ -> Retail  ‘C’ -> Corporate | String(1) | Mandatory | “R” will be passed for Retail Customers and “C” will be passed for Corporate Customers |
| EntityType | LOV-Blacklist Retail / Negate Retail - 1 - All 2 - Contact 3 - Customer 4 - Prospect 5 - NonCustomer Suspend Retail - 3 - Customer | String(30) | Optional | “ALL” will be passed. |
| **PersonDetails** | Aggregate Start: - This aggregate holds the personal Information. | NA | Optional | This aggregate will be passed for Retail Customers only |
| FirstName | Holds first name of the customer. | String(80) | Optional | “First Name” will be passed |
| MiddleName | Holds middle name of the customer | String(80) | Optional | “Middle Name” will be passed |
| LastName | Holds last name of the customer. | String(80) | Optional | “Last Name” will be passed. |
| ShortName | Holds Short name of the customer. | String(10) | Optional |  |
| FullName | Holds full name of the customer. | String(80) | Optional | “Full Name/Customer Name” will be passed. |
| MaritalStatus | Holds the Marital Status.  Refer to Annexure B (Marital Status-> Code) for the possible list of values. | String(50) | Optional |  |
| Nationality | Holds the Nationality.  Refer to Annexure A (Nationality -> Code) for the possible list of values. | String(50) | Optional |  |
| DateOfBirth | Holds the customer date of birth. | Date (YYYY-MM-DD) | Optional | “DOB” will be passed. |
| Occupation | Holds occupational information of the customer  Refer to Annexure B (Profession-> Code) for the possible list of values. | String(50) | Optional |  |
| **PersonDetails** | Aggregate End | NA | Optional |  |
| **OrganizationDetails** | Aggregate Start: - This aggregate Holds the corporate name information | NA | Optional | Aggregate will be passed for Corporate Customer |
| CorporateName | Holds corporate name of the customer | String(80) | Optional | “Company Name” will be passed |
| ShortName | Holds short name of the customer | String(50) | Optional |  |
| RepresentativeLastName | Holds information of Corporate representative Last name | String(30) | Optional |  |
| CountryOfIncorporation | Holds details of country of Incorporation | String(30) | Optional | “Country of Incorporation” will be passed. |
| DateOfIncorporation | Holds Incorporation date | Date (YYYY-MM-DD) | Optional | “Date of Establishment” will be passed. |
| IndustrySegment | Holds Industry Segment | String(50) | Optional |  |
| IndustrySubSegment | Holds Industry Sub Segment | String(5) | Optional |  |
| **OrganizationDetails** | Aggregate End | NA | Optional |  |
| **AddressDetails** | Aggregate Start: - This aggregate holds address details of the Customer.  Only one AddressDetails segment should be send in the request. | NA | Optional |  |
| AddressType | Holds Type of Address  Set Value to ‘Address’ | String(100) | Optional |  |
| AddressLine1 | Holds first line of the address. | String(80) | Optional |  |
| AddressLine2 | Holds second line of the address. | String(80) | Optional |  |
| AddressLine3 | Holds third line of the address. | String(80) | Optional |  |
| City | Holds city code. | String(200) | Optional |  |
| State | Holds state code. | String(200) | Optional |  |
| Country | Holds country code. | String(100) | Optional |  |
| ZipCode | Holds zip code. | String(200) | Optional |  |
| POBox | Holds postal code. i.e. P.O box number | String(100) | Optional |  |
| **AddressDetails** | Aggregate End | NA | Optional |  |
| **ContactDetails** | Aggregate Start: - This aggregate holds contact information | NA | Optional |  |
| **EmailAddress** | Aggregate Start: - This aggregate holds email id.  This aggregate will come only for retail customers.  Only one EmailAddress segment should be send in the request. | NA | Optional |  |
| MailIdType | Holds email address value corresponding to the "Type".  Valid value – “Email 1” | String(100) | Optional |  |
| MailIdValue | Holds email address type. | String(50) | Optional |  |
| **EmailAddress** | Aggregate End | NA | Optional |  |
| **PhoneFax** | Aggregate Start: - This aggregate holds Phone and Fax Details. | NA | Optional |  |
| PhoneType | LOV - "Office Phone", "Residence Phone", "Mobile Number" and "Fax Number" for corporate and “Fax Number” only for retail. | String(100) | Optional |  |
| PhoneValue | Holds Number for the corresponding type. | String(50) | Optional |  |
| **PhoneFax** | Aggregate End | NA | Optional |  |
| **ContactDetails** | Aggregate End | NA | Optional |  |
| DSAId | Holds DSAId  This field will come only for the retail customers. | String(12) | Optional |  |
| BranchId | Holds information of Domicile Branch  This field will come only for the retail customers. | String(5) | Optional |  |
| PrimaryServiceCentre | Holds Primary Branch Id.  This field will come only for the retail customers. | String(50) | Optional |  |
| GroupId | Holds Group Id.  This field will come only for the retail customers. | String(50) | Optional |  |
| GroupName | Holds Group name. | String(200) | Optional |  |
| RelationshipManagerCode | Holds Relation Manager code. | String(100) | Optional |  |
| AccountManagerId | Holds Account Manager ID | String(30) | Optional |  |
| **StatusInfo** | Aggregate Start: - This aggregate holds the information related to status. | NA | Optional |  |
| StatusType | LOV- 'Black List', ’Negative List', 'Suspension List' | String(100) | Optional | “Black List” will be passed. |
| StatusValue | Holds the value as statusType yes or no | String(1) | Optional | “Yes” will be passed. |
| **StatusInfo** | Aggregate End | NA | Optional |  |
| **Account** | Aggregate Start: - This aggregate holds Loan Account Id Details. | NA | Optional |  |
| AccountType | Holds the information Account type LOV- 1 - Credit Cards 2 - Accounts ( Current / Deposit / Savings / Demat ) 3 - Debit Cards 4 - Equation Master Number 5 - Loans 6 - Investment | String(100) | Optional |  |
| AccountNumber | Holds the account id information of customer | String(30) | Optional |  |
| **Account** | Aggregate End | NA | Optional |  |
| **Document** | Aggregate Start :- This aggregate holds Legal documents information | NA | Optional |  |
| DocumentType | Refer to Annexure A for values and “Trading License Number” | String(100) | Mandatory | “PPT” or “EMID” will be passed for Retails and “TDLIC” will be passed for Corporates |
| DocumentRefNumber | Holds the unique document identifier. | String(100) | Mandatory | Document IDs to be passed. |
| **Document** | Aggregate End | NA | Optional |  |
| FreeField1 | Free Fields for future use | String (80) | Optional |  |
| FreeField2 | Free Fields for future use | String (80) | Optional |  |
| FreeField3 | Free Fields for future use | String (80) | Optional |  |

### 10.1.2 Response Information

| **Tag Name** | **Description** | **Data Type (MaxLength/Format)** | **Mandatory / Optional /Conditional** | |  |
| --- | --- | --- | --- | --- | --- |
| BankId | Bank id, defaulted to “RAK” | String (9) | Mandatory | |  |
| Customer | Repetitive Aggregate Start: - Holds customer related information | NA | Optional | |  |
| CIFID | Finacle CIF ID. | String(50) | ~~Mandatory~~  Optional | | To be mapped with CIF ID field in Blacklist Details |
| MasterDataId | Master Data Id for external customers | String(40) | Optional | | To be mapped with Master Data ID in Blacklist Details |
| RetailCorpFlag | Hold The flag information either Retail or Corporate  List Of Valid Values  ‘R’ -> Retail  ‘C’ -> Corporate | String(1) | Mandatory | |  |
| CustomerType | Hold The flag information either Retail or Corporate | String(5) | Optional | |  |
| PersonDetails | Aggregate Start: - This aggregate holds the personal Information. | NA | Optional | |  |
| FirstName | Holds first name of the customer. | String(80) | Optional | | Combine first name +middle Name +last name and map with Customer name in Blacklist Details |
| MiddleName | Holds middle name of the customer | String(80) | Optional | |  |
| LastName | Holds last name of the customer. | String(80) | Optional | |  |
| DateOfBirth | Holds the customer date of birth. | Date (YYYY-MM-DD) | Optional | | ,map with date of birth field in blacklist details |
| **PersonDetails** | Aggregate End | NA | Optional | |  |
| **OrganizationDetails** | Aggregate Start: - This aggregate Holds the corporate name information | NA | Optional | |  |
| CorporateName | Holds corporate name of the customer | String(80) | Optional | | Map with Company Name in Blacklist Details |
| CountryOfIncorporation | Holds details of country of Incorporation | String(50) | Optional | |  |
| DateOfIncorporation | Holds Incorporation date | Date (YYYY-MM-DD) | Optional | | Map with date of incorporation in blacklist details |
| **OrganizationDetails** | Aggregate End | NA | Optional | |  |
| CustomerStatus | Holds Customer Status | String(50) | Optional | |  |
| CustDormStatus | Holds Customer Dormant Status | String(5) | Optional | |  |
| **Document** | Aggregate Start :- This aggregate holds Legal documents information | NA | Optional | |  |
| DocumentType | Refer to Annexure A for values | String(100) | Optional | |  |
| DocumentRefNumber | Holds the unique document identifier. | String(100) | Optional | |  |
| DocumentDescription | Holds the doc type description | String(255) | Optional | |  |
| DocumentExpiryDate | Holds Issue Date | Date (YYYY-MM-DD) | Optional | |  |
| **Document** | Aggregate End | NA | Optional | |  |
| **ContactDetails** | Aggregate Start: - This aggregate holds contact information | NA | Optional | |  |
| **EmailAddress** | Aggregate Start: - This aggregate holds email id. | NA | Optional | |  |
| MailIdType | Holds email address type.  Refer to Annexure A for values | String(100) | Optional | |  |
| MailIdValue | Holds email address value corresponding to the MailIdType. | String(50) | Optional | |  |
| **EmailAddress** | Aggregate End | NA | Optional | |  |
| **PhoneFax** | Aggregate Start: - This aggregate holds Phone and Fax Details. | NA | Optional | |  |
| PhoneType | Refer to Annexure A for values | String(100) | Optional | |  |
| PhoneValue | Holds Number for the corresponding type. | String(30) | Optional | |  |
| **PhoneFax** | Aggregate End | NA | Optional | |  |
| **ContactDetails** | Aggregate End | NA | Optional | |  |
| **StatusInfo** | Aggregate Start: - This aggregate holds the information related to status. | NA | Optional | |  |
| StatusType | LOV- 'Black List', ’Negative List', 'Suspension List' | String(100) | Optional | |  |
| StatusFlag | Holds flag | String(1) | Optional | |  |
| StatusNotes | Holds Notes | String(2000) | Optional | |  |
| StatusReason | Holds code description | String(200) | Optional | |  |
| StatusCode | Holds reason code | String(5) | Optional | |  |
| StatusOverAllFlag | Holds Overall flag | String(1) | Optional | |  |
| **StatusList** | Aggregate Start | NA | Optional | |  |
| **StatusDetails** | Aggregate Start: - This aggregate holds reason for customer | NA | Optional | |  |
| ProductType | Holds Type of Product | String(100) | Optional | |  |
| ReferenceNumber | Holds reference number | String(100) | Optional | |  |
| Unit | Holds unit | String(50) | Optional | |  |
| ReasonNotes | Holds notes regarding the reason | String(2000) | Optional | |  |
| ReasonCodeDesc | Describes briefly about reason code | String(30) | Optional | |  |
| ReasonCode | Holds the reason code for negative list | String(50) | Optional | |  |
| CourtOrderNumber | Holds Court Order Number | Integer | Optional | |  |
| CourtOrderDate | Holds Court Order Date | Date (YYYY-MM-DD) | Optional | |  |
| CBCircularNumber | Holds CB circular Number | Integer | Optional | |  |
| CBCircularDate | Holds CB circular Date | Date (YYYY-MM-DD) | Optional | |  |
| CreationDate | Created on date | Date (YYYY-MM-DD) | Optional | |  |
| ExpiryDate | Holds the date of expiry | Date (YYYY-MM-DD) | Optional | |  |
| CreatedBy | Holds Created-By user Id | String(100) | Optional | |  |
| Status | Holds The reason status | String(1) | Optional | |  |
| **StatusDetails** | Aggregate End | NA | Optional | |  |
| **StatusList** | Aggregate End | NA | Optional | |  |
| **StatusInfo** | Aggregate End | NA | Optional | |  |
| BlacklistInfo | Non Repetitive optional block to Hold the blacklist information | | | Optional |  |
| IsBlacklisted | Blacklisting Flag (Normal / Blacklisted) : Valid values are "Y" and "N". | String (1) | Optional | | “Blacklist Flag” |
| BLNotes | Blacklisting Notes | String (500) | Optional | |  |
| BLReason | Blacklisting Reason | String (200) | Optional | | “Blacklist Remarks” |
| BLReasonCode | Blacklisting Reason Code | String (5) | Optional | | “Blacklist reason code” |
| BLOvlFlg | Overall Blacklisting Flag | String (100) | Optional | |  |
| BLReasonList | Non Repetitive optional block to Hold the blacklist Reason Details | | | Optional |  |
| BLReasonDetails | Repetitive optional block to Hold the blacklist Reason Details | | | Optional |  |
| RefNum | Reference Number (Acct Num / CC Num / Loan Num) | String (100) | Optional | |  |
| ProdType | Product Type | String (100) | Optional | |  |
| CourtOrderNum | Court Order Number | Amount | Optional | | Court Order No |
| CourtOrderDate | Court Order Date  (Format should be DD-MM-YYYY) | Date | Optional | | Court Order Date |
| CBCircularNum | CB Circular Number | Amount | Optional | | CB Circular Number |
| CBCircularDate | CB Circular Date  (Format should be DD-MM-YYYY) | Date | Optional | | CB Circular Date |
| Unit | Unit | String (50) | Optional | |  |
| ReasonCode | Reason Code | String (50) | Optional | |  |
| ReasonCodeDesc | Reason Code Description | String (30) | Optional | |  |
| ReasonNotes | Remarks entered by the user | String (2000) | Optional | |  |
| CreatedByUserId | Created By User Id | String (100) | Optional | |  |
| CreatedOnDate | Start Date (Format should be DD-MM-YYYY) | Date | Optional | | “Blacklist Start Date” |
| ExpiryDate | Expiry Date (Format should be DD-MM-YYYY) | Date | Optional | |  |
| Status | BL Reason Status | String (1) | Optional | |  |
| BLReasonList | Aggregate Ends | | | |  |
| BLReasonDetails | Aggregate Ends | | | |  |
| BlacklistInfo | Aggregate Ends | | | |  |
| Customer | Aggregate Ends |  |  | |  |
| FreeField1 | Free Fields for future use | String (80) | Optional | |  |
| FreeField2 | Free Fields for future use | String (80) | Optional | |  |
| FreeField3 | Free Fields for future use | String (80) | Optional | |  |

## 10.2 Request / Response Interface

 

# 11. FIN\_FREEZE\_UNFREEZE

## 11.1 Description

This interface will be triggered from IBPS to Freeze and unfreeze accounts in Finacle Core via Middleware.

Refer iBPS RS for Existing Freeze Type and New Freeze Type permutation & combination-based conditions on this API.

### 11.1.1 Request Information

| **Field Name** | **Description** | **Data Type (Max Length/ Format)** | **Mandatory (M)/**  **Optional (O)/**  **Conditional(C)** | **iBPS fields to be passed.** |
| --- | --- | --- | --- | --- |
| FreezeUnfreezeRequest – Mandatory Request Body Starts | | | |  |
| BankId | Bank id, defaulted to “RAK” | String (9) | Mandatory | “RAK” will be passed always. |
| FuncCode | Holds the value of function code for freezing the account. Valid Values are F-Freeze, U-Unfreeze. | String (1) | Mandatory | “F” will be passed for Freeze and “U” will be passed for Unfreeze |
| AcctId | Holds the value of Finacle Account ID. | String (16) | Mandatory | “Acid” will be passed. |
| ModFreezeInd | Holds the value of modify freeze. Value can be Y or N | String (1) | optional | “Y” or “N” will be passed based on P&C from RS |
| FrezCode | Holds the value of nature of freeze on the account. Valid Values are C - Credit Freeze. D - Debit Freeze. T-Total Freeze. | String (1) | Conditional Mandatory | “Freeze Type” selected by the user will be passed. “T”/”C”/”D” |
| FreezeReasonCode1 | Holds the value of freeze reason code if the account is frozen | String (5) | optional | For FIU - 052 For CIR - 053 |
| FreezeReasonCode2 | Holds the value of freeze reason code if the account is frozen | String (5) | optional |  |
| FreezeReasonCode3 | Holds the value of freeze reason code if the account is frozen | String (5) | optional |  |
| FreezeReasonCode4 | Holds the value of freeze reason code if the account is frozen | String (5) | optional |  |
| FreezeReasonCode5 | Holds the value of freeze reason code if the account is frozen | String (5) | optional |  |
| FreezeRemarks1 | Holds the value of freeze remarks | String (60) | optional | “As per <FIU/CIR reference no.> dated <dd/mm/yy> <Authority name> <case no> “ |
| FreezeRemarks2 | Holds the value of freeze remarks | String (60) | optional |  |
| FreezeRemarks3 | Holds the value of freeze remarks | String (60) | optional |  |
| FreezeRemarks4 | Holds the value of freeze remarks | String (60) | optional |  |
| FreezeRemarks5 | Holds the value of freeze remarks | String (60) | optional |  |
| UnfreezeReasonCode | Holds the value of Freeze reason code which is to be removed or value of unfreeze reason code if unfreezing is to be done | String (5) | optional | For FIU/CIR - "ASPMD" |
| UnfreezeRemarks | Holds value of Court Order number or unfreeze remarks | String (60) | optional | “Cancelled as per FIU/CIR reference number dated DD/MM/YYYY “ |
| FreezeUnfreezeRequest – Request Body Ends | | | |  |

### 11.1.2 Response Information

| **Field Name** | **Description** | **Data Type (Max Length/ Format)** | **Mandatory (M)/**  **Optional (O)/**  **Conditional(C)** |
| --- | --- | --- | --- |
| FreezeUnfreezeResponse - Optional Response aggragate start | | | |
| BankId | Bank id, defaulted to “RAK” | String (9) | Mandatory |
| Status | Holds the value of account freeze status. Valid Values S-Success. F-Failure. | 1 | Mandatory |
| FreezeUnfreezeResponse - Response aggragate ends | | | |

## 11.2 Request / Response Interface

 

# 12. FREEZE\_UNFREEZE\_INVESTMENT

## 12.1 Description

This service is used to freeze/unfreeze investment accounts on WMS. If the account type identified is MTF-Investments, then this API will be used to place freeze/unfreeze request.

### 12.1.1 Request Information

| **Field Name** | **Description** | **Data Type (Max Length/ Format)** | **Mandatory (M)/**  **Optional (O)/**  **Conditional(C)** | **iBPS Field to be passed** |
| --- | --- | --- | --- | --- |
| FreezeInvestmentsRequest – *Request Body tag* | | | |  |
| OperationLevel | Holds the value of which level freeze/Unfreeze happening. Valid Values are C-Cif level, I-Investment level. | String (1) | Mandatory | “I” will be passed. |
| FuncCode | Holds the value of operation type. Valid Values are F-Freeze,U-Unfreeze. | String (1) | Mandatory | “F” will be passed for Freeze requests and “U” will be passed for Unfreeze requests. |
| CIFId | Holds the value of Finacle CIF ID. | String (50) | optional |  |
| InvestmentID | Holds the value of Finacle Investiment Id | String (16) | optional | “Acid” for Investment account received in Account\_Summary will be passed here. |
| FreezeType | Holds the value of freeze type.Valid Valure are :A,I,O. A- Total; I – Credit; O-Debit | String (1) | optional | “Freeze Type” selected by the user will be sent.  “A” for Total Freeze  “I” for Credit Freeze  “O” for Debit Freeze |
| FreezeReasonCode1 | Holds the value of freeze reason code. | String (5) | optional | For FIU - 052 For CIR – 053 – will be sent only for Freeze. |
| FreezeRemarks1 | Holds the value of freeze remarks. | String (256) | optional | “As per <FIU/CIR reference no. > dated <dd/mm/yy > <Authority name> <case no> “. |
| UnFreezeRemarks1 | Holds the value of unfreeze remarks. | String (256) | optional | “Cancelled as per FIU/CIR reference number dated DD/MM/YYYY “ |

### 12.1.2 Response Information

| **Field Name** | **Description** | **Data Type (Max Length/ Format)** | **Mandatory (M)/**  **Optional (O)/**  **Conditional(C)** |
| --- | --- | --- | --- |
| FreezeInvestmentsResponse - Response Body tag | | | |
| FreezeUnfreezeStatus | Hold action status as S- Success | String (1) | Optional |
| CIFId | Cif Id | 50 | Optional |
| InvestementDetails | **Repetitive Tag Start** |  | Optional |
| InvestmentID | Hold Investment Id if cif id is sent in input | 16 | Optional |
| Status | Hold action status as S- Success, F- Failed | 1 | Optional |
| ErrorCode | Holds Error code. | 50 | Optional |
| ErrorDesc | Hold error description. | 200 | Optional |
| InvestementDetails | **Repetitive Tag END** |  |  |

## 12.2 Request/Response Interface

 

# 13. SIGNATURE\_DETAILS

## 13.1 Description

This interface will be used to retrieve the signature image details on fetched CASA products (SBA & ODA) from the matched CIFs.

### 13.1.1 Request Information

| **Tag Name** | **Description** | **Data Type (MaxLength/Format)** | | **Mandatory / Optional /Conditional** | **iBPS field to be passed** |
| --- | --- | --- | --- | --- | --- |
| SignatureDetailsReq | | | | |  |
| BankId | Holds code of the bank. | | String (9) | O | “RAK” will be passed |
| CustId | CIF ID of the customer, uniquely identified in the FINACLE. | | String (64) | O | “CIF ID” will be passed for Customer Identification Method. |
| AcctId | Account Number | | String (24) | M | “Acid” selected by the user will be passed in case of “via Accounts method” & “Acid” of selected CIFs will be sent for ‘Customer Identification’ method. |

### 13.1.2 Response Information

| **Tag Name** | **Description** | **Data Type (MaxLength/Format)** | | **Mandatory / Optional /Conditional** |
| --- | --- | --- | --- | --- |
| SignatureDetailsRes | | | | |
| BankId | Holds code of the bank. | | String (9) | O |
| CustId | CIF ID of the customer, uniquely identified in the FINACLE. | | String (64) | O |
| RuleData | Repeating tag for different Rules  These aggregate holds rule related information. | |  | O |
| RuleDesc | Holds Rule Description, the details of the rule created in SVS application. | | String(500) | O |
| RuleName | Holds Rule name defined in SVS application. | | String(100) | O |
| SignatureData | Repeating tag  Accepts the returned signature.. | |  | O |
| isActive | Holds (Y/N) Active Status which indicates if the signature is Active or Dormant. | | String(1) | O |
| isExpired | Holds (Y/N) Expired Status which indicates if the signature is expired. | | String(1) | O |
| isMandatory | Holds (Yes/No) or other data also to Indicate if the verification of signature is compulsory. | | String(50) | O |
| isViewRestricted | Holds (Y/N) View Status which indicates if the user can view that signature. | | String(1) | O |
| remarks | Holds Remarks for the signature. | | String(650) | O |
| returnedSignature | Holds Signature Data in the form of bytes converted to String (encoded in base64). | | String  No Limit | O |
| CustomerName | Holds customer name | | String(375) | O |
| ImgAccessCode | Holds the image access code | | String(50) | O |
| SignGrpName | Holds the signature group name | | String(100) | O |
| SignRequestID | Holds the sign request id | | String(50) | O |

## 13.2 Request/Response Interface

 

# 14. ACCOUNT\_HOLD\_DETAILS

## 14.1 Description

AccountHoldDetails business service is used to retrieve lien details for an account in core banking based on the Account Id. Only CASA (SBA & ODA) accounts will be considered for this request.

NewLienAmount aggregate to be considered for hold amounts and will be displayed to the user at front end. Reason Code will be created to identify permanent and temporary liens.

### 14.1.1 Request Information

| **Field Name** | **Description** | **Data Type (Max Length/ Format)** | **Mandatory (M)/**  **Optional (O)/**  **Conditional(C)** | **iBPS Fields to be passed** |
| --- | --- | --- | --- | --- |
| AccountHoldDetailsRequest : Mandatory Aggregate starts | | | |  |
| AccountInfo : Mandatory aggregate starts and holds account details. | | | |  |
| AcctId | Holds unique account identification number. | String (16) | Mandatory | ‘Acid’ to be passed. |
| AccountInfo : Mandatory aggregate ends | | | |  |
| AccountHoldDetailsRequest : Mandatory Aggregate ends | | | |  |

### 14.1.2 Response Information

| **Field Name** | **Description** | **Data Type (Max Length/ Format)** | **Mandatory (M)/**  **Optional (O)/**  **Conditional(C)** |
| --- | --- | --- | --- |
| AccountHoldDetailsResponse : Optional Aggregate starts – This aggregate will only be present for success response from host system | | | |
| AccountInfo : Mandatory aggregate starts and holds account details. | | | |
| BankId | Holds code of the bank. | String (6) | Optional |
| BranchId | Holds code of the branch. | String (6) | Optional |
| BankName | Holds name of the bank. | String (80) | Optional |
| BranchName | Holds name of the branch.. | String (30) | Optional |
| AcctId | Holds unique account identification number. | String (16) | Mandatory |
| SchmCode | Holds scheme code of the account. | String (5) | Optional |
| SchmType | Holds scheme type of the account. | String (5) | Optional |
| AcctCur | Holds the account currency | String (3) | Optional |
| PostAddressDetails : Optional aggregate holds address details of the bank. | | | |
| AddrLine1 | Holds first line of the address. | String (50) | Optional |
| AddrLine2 | Holds second line of the address. | String (50) | Optional |
| AddrLine3 | Holds third line of the address. | String (50) | Optional |
| PostalCode | Holds postal code. i.e P.O box number. | String (10) | Optional |
| City | Holds city code. | String (5) | Optional |
| StateProv | Holds state code. | String (5) | Optional |
| Country | Holds country code. | String (5) | Optional |
| AddrType | Holds address type. | String (100) | Optional |
| PostAddressDetails : Optional aggregate ends | | | |
| AccountInfo : Mandatory aggregate ends | | | |
| LienDetails : Optional Repetitive aggregate provides the Lien details | | | |
| LienId | Holds unique reference number of lien. | String (12) | Optional |
| NewLienAmount : Optional aggregate provides the New Lien amount details. | | | |
| Amount | Holds Amount Value. | Amount | Mandatory |
| CurCode | Holds Currency Code. | String (3) | Optional |
| NewLienAmount : Optional aggregate ends | | | |
| OldLienAmount : Optional aggregate provides the Old Lien amount details. | | | |
| Amount | Holds Amount Value. | Amount | Mandatory |
| CurCode | Holds Currency Code. | String (3) | Optional |
| OldLienAmount : Optional aggregate ends | | | |
| StartDate | Holds Start Date of the Lien  Ex : 2017-10-10T00:00:00.000 | DateTime(yyyy-MM-ddTHH:mm:ss.zzz) | Mandatory |
| EndDate | Holds End Date of the Lien  Ex : 2017-10-10T00:00:00.000 | DateTime(yyyy-MM-ddTHH:mm:ss.zzz) | Optional |
| ReasonCode | Holds reason for the lien over an account. | String (5) | Optional |
| Remarks | Holds remarks about the lien added. | String (50) | Optional |
| IsDeletedFlag | Holds indicator to specify if the record is deleted. (Y / N) | String (1) | Optional |
| LienDetails : Optional Repetitive aggregate ends | | | |
| AccountHoldDetailsResponse : Optional aggregate ends | | | |

## 14.2 Request / Response Interface

 

# 15. MANAGE\_ACC\_HOLD

## 15.1 Description

This service is used to modify the lien details for a particular CASA (SBA & ODA) account number or delete the lien marked on an account.

One API to be used to modify or remove the lien.

### 15.1.1 Request Information

| **Tag Name** | **Description** | **Data Type (MaxLength/Format)** | **Mandatory / Optional /Conditional** | **iBPS field to be passed** |
| --- | --- | --- | --- | --- |
| **ManageAccountHoldRequest**  Mandatory Root aggregate start | | | |  |
| AcctId | Account ID | String(16) | Mandatory | “CASA Account ID” |
| OperationType | Operation Type   1. Create   M - Modify | String(1) | Mandatory | “A” will be sent if new lien has to be created and “M” will be sent if existing lien has to be modified |
| SchmCode | Holds scheme code of the account  To Be sent in case of OperationType A | String(5) | Optional |  |
| SchmType | Holds scheme type of the account  To Be sent in case of OperationType A | String(5) | Optional |  |
| AcctCur | Holds currency code in which the account operates  To Be sent in case of OperationType A | String(3) | Optional |  |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **BankInfo (aggregate start)**  This aggregate holds bank related details of the account.  To Be sent in case of OperationType A | | | Optional |  |
| BankId | Holds code of the bank | String(6) | Optional |  |
| BranchId | Holds code of the branch | String(6) | Optional |  |
| BankNm | Holds name of the bank | String(80) | Optional |  |
| BranchNm | Holds name of the branch | String(30) | Optional |  |
| **PostAddr (aggregate start)**  This aggregate holds address details of the bank | | | Optional |  |
| Addr1 | Holds first line of the address | String(50) | Optional |  |
| Addr2 | Holds second line of the address | String(50) | Optional |  |
| Addr3 | Holds third line of the address | String(50) | Optional |  |
| PostalCode | Holds postal code | String(10) | Optional |  |
| City | Holds city code | String(5) | Optional |  |
| StateProv | Holds state code | String(5) | Optional |  |
| Country | Holds country code | String(5) | Optional |  |
| AddrType | Holds address type | String(100) | Optional |  |
| **PostAddr (**Aggregate End**)** | | |  |  |
| **BankInfo (**Aggregate End) | | |  |  |
| ModuleType | Holds type of module | String(6) | Mandatory | “ULIEN” will be passed always |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **LienDetails (**Aggregate start)  This Repetitive aggregate holds all the necessary information for adding a lien over an account. | | | Mandatory |  |
| LienId | Holds unique reference number of lien  Optional for OperationType “A” | String(12) | Conditional Mandatory  Mandatory for OperationType “M” | “Lien ID” will be passed only in case of Modification |
| **LienAmtDetails (**Aggregate start)  Aggregate start holds the Lien amount details  Optional for OperationType “M” | | | Conditional Mandatory  Mandatory for OperationType “A” |  |
| AmtType | Holds the type of value of the amount   1. “New Lien Amount” | String | Conditional Mandatory  Mandatory for OperationType “A” | “New Lien Amount” will be passed |
| Amt | Holds value of the amount | Double | Conditional Mandatory  Mandatory for OperationType “A” | “Hold Amount” field will be passed in case of creation and modification. “0” will be passed in case of cancellation. |
| CurCode | Holds currency code | String(3) | Optional |  |
| **LienAmtDetails (**Aggregate end) | | |  |  |
| **DisbursementDtDetails(**aggregate start)  Repetitive aggregate block  Optional for OperationType “M” | | | Conditional  Mandatory  Mandatory for OperationType “A” |  |
| DtType | Holds the value of type of date   1. Start Date (Mandatory for Operationtype “A”) 2. End Date | String | Mandatory | “Start Date” will be passed only for creation. |
| DtValue | Hold the date  Format - yyyy-MM-dd | Date | Mandatory | “Current Date” will be passed. |
| **DisbursementDtDetails** | Aggregate end |  |  |  |
| ReasonCode | Holds reason for the lien over an account | String(5) | Optional | “Reason Code’ fetched from ‘Account\_Hold\_Details” will be passed in case of modification and cancellation. “Case no.” will be passed in case of Creation. |
| Remarks | Holds remarks about the lien added | String(50) | Optional |  |
| **LienDetails** | Aggregate end |  |  |  |
| **ManageAccountHoldRequest** | Aggregate end |  |  |  |

### 15.1.2 Response Information

| **Tag Name** | **Description** | **Data Type (MaxLength/Format)** | **Mandatory / Optional /Conditional** |
| --- | --- | --- | --- |
| **ManageAccountHoldResponse**  Optional Response aggregate start | | | |
| AcctId | Account ID | String(16) | Mandatory |
| SchmCode | Holds scheme code of the account | String(5) | Optional |
| SchmType | Holds scheme type of the account | String(5) | Optional |
| AcctCur | Holds currency code in which the account operates | String(3) | Optional |
| **BankInfo (**aggregate start)  This aggregate holds bank related details of the account. | | | Optional |
| BankId | Holds code of the bank | String(6) | Optional |
| BranchId | Holds code of the branch | String(6) | Optional |
| BankNm | Holds name of the bank | String(80) | Optional |
| BranchNm | Holds name of the branch | String(30) | Optional |
| **PostAddr (**aggregate start)  This aggregate holds address details of the bank | | | Optional |
| Addr1 | Holds first line of the address | String(50) | Optional |
| Addr2 | Holds second line of the address | String(50) | Optional |
| Addr3 | Holds third line of the address | String(50) | Optional |
| PostalCode | Holds postal code | String(10) | Optional |
| City | Holds city code | String(5) | Optional |
| StateProv | Holds state code | String(5) | Optional |
| Country | Holds country code | String(5) | Optional |
| AddrType | Holds address type | String(100) | Optional |
| **PostAddr (**Aggregate end) | | |  |
| **BankInfo (**Aggregate end) | | |  |
| **LienDetails (**Aggregate start)  This repetitive aggregate holds the Lien Ids for record added. | | | Optional |
| LienId | Holds unique reference number of lien | String(12) | Optional |
| **LienDetails (**Aggregate end) | | |  |
| ModuleType | Holds type of module | String(6) | Optional |
| **ManageAccountHoldResponse (**Aggregate end) | | |  |

## 15.2 Request / Response Interface

  

# 16. INVEST\_PORTFOLIO\_DETAILS

## 16.1 Description

This interface will be triggered from BPM to fetch investment holding and portfolio details from WMS via Middleware

The API will be triggered for Deceased – Transfer requests where products fetched are only investments and no loans/cards available for the customer.

### 16.1.1 Request Information

| **Field Name** | **Description** | **Data Type (Max Length/ Format)** | **Mandatory (M)/**  **Optional (O)/**  **Conditional(C)** | **iBPS Fields to be passed** |
| --- | --- | --- | --- | --- |
| **Holding** – *Request Body tag* | | | |  |
| BankId | Bank ID | String (9) | M | “RAK” will be passed. |
| CustomerId | CIF ID of the customer, uniquely identified in the FINACLE | String (64) | M | “CIF ID” will be passed. |
| ProductId | Unique Product id linked to the investment account. | String(25) | O |  |
| InvestmentId | Investment Account ID selected by the user will be mapped to this field | String (24) | M | “Acid” received from Account\_Summary will be passed. |
| ValuationDate | Valuation Date | Date | C  Mandatory when Portfolio Evaluation needs to be fetched |  |

### 16.1.2 Response Information

| **Field Name** | **Description** | **Data Type (Max Length/ Format)** | **Mandatory (M)/**  **Optional (O)/**  **Conditional(C)** |
| --- | --- | --- | --- |
| **PortfolioHolding** - response Body tag | | | |
| BankId | Bank Id | String (9) | M |
| CustomerId | CIF Id of the customer, uniquely identified in the FINACLE | String (64) | M |
| NoOfProducts | Number of the products returned in the response | Number (4) | M |
| ValuationDate | Valuation Date | Date | C  Mandatory for Portfolio evaluation |
| AcctHolderNm | Name of the account holder | String(100) | C  Mandatory for Portfolio evaluation |
|  |  |  |  |

|  |  |  |  |
| --- | --- | --- | --- |
| AccountType | Account Type | String(80) | C  Mandatory for Portfolio evaluation |
| RelationshipMngrNm | RM Name | String(100) | C  Mandatory for Portfolio evaluation |
| StatusAsOf | Account Status as of Date | DateTime | C  Mandatory for Holdings and customer profit |
| LinkedAccoutNum | Linked Account Number | String(24) | O |
| **Below fields may repeat under ‘PortfolioHoldingDetails’ tag** | | | |
| ProductId | Unique Product id linked to the investment account. | String(25) | M |
| ProductName | Product Name | String (80) | M |
| ProductType | Type of the product. For example if the product is Insurance/Regular Savings, Bonds, Mutual Funds (Asset Class) | String(30) | M |
| ProductCurrency | Currency of the product. | String (3) | M |
| Quantity | Number of Units of the products | Double | M |
| HoldingAsOf | Holding As Of Date | Date | C  Mandatory for Investment Holdings |

|  |  |  |  |
| --- | --- | --- | --- |
| HoldingCost | Cost of the total holding of the product | Amount | C  Mandatory for Investment Holdings |
| FacilityAmount | Amount if the facility provided | Amount | C  Mandatory for Investment Holdings |
| LienFlag | Possible values :  Y or N | String(1) | C  Mandatory for Investment Holdings |
| DateOfPurchase | Date Of Purchase | Date | C  Mandatory for Portfolio Evaluation |
| PurchasePrice | Purchase Price | Amount | C  Mandatory for Portfolio Evaluation |
| TotAmtInvested | Total Amount Invested | Amount | C  Mandatory for Portfolio Evaluation |

|  |  |  |  |
| --- | --- | --- | --- |
| ValuationDate | Valuation Date | Date | C  Mandatory for Portfolio Evaluation |
| CurrentMarketPrice | Current Market Price | Amount | C  Mandatory for Portfolio Evaluation |
| CurrentMarketValue | Current Market Value | Amount | C  Mandatory for Portfolio Evaluation |
| TotCouponReceived | Total Coupon Received | Double (25, 7) | C  Mandatory for Portfolio Evaluation |
| ProfitLoss | Profit / Loss | Amount | C  Mandatory for Portfolio Evaluation |
| ReturnPercent | Return Percent | Double (25, 7) | C  Mandatory for Portfolio Evaluation |

|  |  |  |  |
| --- | --- | --- | --- |
| PurchaseValue | Purchase Value | Amount | C  Mandatory for Customer Profit |
| MarketValue | Market Value | Amount | C  Mandatory for Customer Profit |
| MTMProfit | MTM Profit | Amount | C  Mandatory for Customer Profit |

## 16.2 Request/Response Interface

 

# 17. CARD\_BALENQ

## 17.1 Description

This interface will be used to retrieve Credit Card outstanding balance.

Balance Type = Total OTB to be considered.

### 17.1.1 Request Information

| **Tag Name** | **Description** | **Data Type (MaxLength/Format)** | **Mandatory / Optional / Conditional** | **iBPS Field to be passed** |
| --- | --- | --- | --- | --- |
| BankId | Bank Id | String (9) | Mandatory | “RAK” will be passed. |
| CIFID | CIF ID of the customer | String (64) | Mandatory | “CIF ID” will be passed |
| CardNumber | The possible values for this field are Card number | String (64) | Mandatory | “Acid” from Account\_Summary Response |
| CardType | Credit/Debit/Prepaid | String(15) | Mandatory | “Credit” will be passed for Credit Cards. |
| FreeField1 | Free field. Additional data can be populated (in form of string) based on bank’s requirement. | String(50) | Mandatory | NA |
| FreeField2 | Free field. Additional data can be populated (in form of string) based on bank’s requirement. | String(50) | Mandatory | NA |
| FreeField3 | Free field. Additional data can be populated (in form of string) based on bank’s requirement. | String(50) | Mandatory | NA |

### 17.1.2 Response Information

| **Tag Name** | **Description** | **Data Type (MaxLength/Format)** | **Mandatory / Optional / Conditional** |
| --- | --- | --- | --- |
| BankId | Bank Id | String (9) | Optional |
| CardNumber | Card Number | String (64) | Optional |
| <CardGroupInformation> | **Repetitive tag containing all card group information details from host** | | |
| <BalanceDetails> **Repetitive aggregate containing all card balance details from host** | | | |
| BalanceType | Defines the type of balance returned from host system.  Eg: AvailableCreditLimit,  AvailableCashLimit | String(100) | Optional |
| BalanceAmt | Balance amount value corresponding to balance type | Amount | Optional |
| FreeField1 | Free field. Additional data can be populated (in form of string) based on bank’s requirement. | String(50) | Optional |
| FreeField2 | Free field. Additional data can be populated (in form of string) based on bank’s requirement. | String(50) | Optional |
| FreeField3 | Free field. Additional data can be populated (in form of string) based on bank’s requirement. | String(50) | Optional |

## 17.2 Request/Response Interface

 

# 18. EXCHANGE\_RATE\_DETAILS

## 18.1 Description

This interface will be triggered from BPM to fetch exchange rate information from Finacle core.

Request Types applicable:

* Hold
* Deceased – Transfer
* Transfer

### 18.1.1 Request Information

| **Tag Name** | **Description** | **Data Type (MaxLength/Format)** | **Mandatory / Optional /Conditional** | **iBPS Fields to be passed** |
| --- | --- | --- | --- | --- |
| BankId | Bank Id | String (9) | M | “RAK” will be passed |
| CustId | **Debit Account Number to be passed in CustId tag** | String (64) | M | “Account ID” will be passed. |
| CustomerCategory | Customer category code (The Code corresponding to various customer category maintained in the host system should be shared with Internet Banking) to retrieve the customer’s preferential rate. | String (4) | O |  |
| UserType | User Type (R- Retail user, C – Corporate user), to retrieve the customer’s preferential rate. | String (1) | O |  |
| Fxdcurcode | Fixed currency code | String (3) | O |  |
| Varcurcode | Variable currency code | String (3) | O |  |
| Ratecode | Rate Code returned as part of EXCHANGE\_RATE  If the mid-rate is required Ratecode can be sent as part of Request and the value that can be sent would be Mid | String (5) | O |  |
| Ratemode | Various Rate Modes S- Sell, B- Buy, M - Mid | String(2) | O |  |
| Currentdate | Current date time (i.e. the instant at which exchange rate is being retrieved from the host) | DateTime | M | “Current Date/Time” will be passed. |
| DbtCurCode | Debit Currency code | String (3) | M | “Actual Currency of Balance” |
| CrdCurCode | Credit Currency code | String (3) | M | “AED” will be passed always. |
| TxnAmount | Transaction Amount | Amount | M | “Acc Balance” will be passed. |
| TxnCurCode | Transaction currency code | String (3) | M | “Actual Currency of Balance” will be passed. |
| HomeCurCode | Home currency code | String (3) | M | “AED” will be passed. |
| TxnType | Type of txn for which Exchange Rate is being requested. Possible Values -  RMT- Outward TT(Remittances)  TPF- Third Party Transfer  SLF- Self Transfers  DDM – Demand Drafts / Manager’s cheque  PMT – Utility bill payment  WPS – Salary payments  PGS – Payment Gateway  **Value would be BPM also to fetch special rates** | String (3) | O | RMT |
| TargetSystem | To identify the Host to which request should be sent  Possible Values:-  CAS – Casmex System  FIN – Finacle System | String(3) | M | FIN |
| DealNumber | Deal Number | String(20) | O |  |

### 18.1.2 Response Information

| **Tag Name** | **Description** | **Data Type (MaxLength/Format)** | **Mandatory / Optional /Conditional** |
| --- | --- | --- | --- |
| FxdCurUnits | Fixed currency units | Double (18, 7) | M |
| FxdCurCode | Fixed currency code | String (3) | M |
| VarCurUnits | Variable currency units | Double (18, 7) | M |
| VarCurCode | Variable currency code | String (3) | M |
| RateMode | Flag to indicate whether preferential rate or not (Y/N) | String(2) | O |
| RateCode | RateCode returned by Finacle Core | String(5) | M |
| OutputAmount | Output Amount (Result Amount)  Precision is (20,10) | Amount | M |

## 18.2 Request/Response Interface

 

# 19. PAYMENT\_REQ

## 19.1 Description

This interface will be used twice:

1. To Inquire on Charges: Charge Inquiry flag to be sent as “Y”. In Response ‘ChargeAmount’ to be taken and displayed to the user.
2. To Create Payment Order: Charge Inquiry flag to be sent as “N”. In response HostTxnID to be considered as the PO Number.

### 19.1.1 Request Information

| **Field Name** | **Description** | **Data Type (Max Length/ Format)** | **Mandatory (M)**  **Optional (O)**  **Conditional(C)** | **iBPS field to be passed.** |
| --- | --- | --- | --- | --- |
| XfReqId | Payment Id generated in BPM | Integer (10) | O |  |
| FrBankId | Debit Account Bank Id | String (9) | O |  |
| FrBrchId | Debit Account Branch Id | String (9) | O |  |
| FrAcid | Debit Account Id | String (24) | M | “Acid” will be passed |
| FrAcTyp | Debit Account Type Code | String (3) | O |  |
| TxnAmt | Transaction Amount | Amount | M | Amount which will be transferred, that will be passed. |
| TxnCrn | Transaction Currency | String (3) | M | “AED” will be passed always. |
| TranRmks | Transaction remarks | String (254) | O |  |
| ToBankId | Credit Account Bank Id | String (9) | O |  |
| ToBrchId | Credit Account Branch Id | String (9) | O |  |
| ToAcid | Credit Account Id | String (24) | O |  |
| ToAcTyp | Credit Account Type Code | String (3) | O |  |
| TxnAmtHomeCrn | Transaction amount in home currency | Amount | O |  |
| NegExchangeRate | Negotiated Exchange Rate | Double (18, 7) | O |  |
| EffExchangeRate | Effective exchange rate  Mandatory if the Remitting currency(ToActCrn) is other than AED | Double (18, 7) | C |  |
| Dealer\_ref\_no | Dealer reference number | String (20) | O |  |
| FrActCrn | Debit Account currency | String (3) | M | “CrnCode” |
| ToActCrn | Credit Account currency  (Remitting Currency) | String (3) | M | “AED”will be passed. |
| ttRefNo | ttRefNo | String (40) | O |  |
| ttCorrespondent | Correspondent / Intermediate bank | String (80) | O |  |
| ChargeDetail | Charge codes corresponding to different types of charges for remittance to be provided by the bank.  OUR – All Charges to My Account  BEN – All Charges to beneficiary  SHA – Local charges to Me and Outside UAE charges to Beneficiary | String (3) | M (Only for remittance) | “OUR” will be passed |
| PayValDate | Pay Value Date (Will be calculated as per the banks logic mentioned in the Functional RS) | Date | M | “Current Date” |
| RmtrName | Remitter name | String (80) | O |  |
| RmtrNation | Remitter nation | String (3) | O |  |
| RmtrPhone | Remitter phone number | String (20) | O |  |
| RmtrAdd | Remitter address | String (80) | O |  |
| RmtrPurpose | Details of payment (4 lines of 35 characters each delimited by "~"). For Credit card financial institution payments, Line 1 is defaulted to Credit Card number. | String (150) | M |  |
| BenefName | Beneficiary name | String (80) | M |  |
| BenefAddr1 | Holds first line of the Beneficiary address. | String (50) | M |  |
| BenefAddr2 | Holds Second line of the Beneficiary address. | String (50) | O |  |
| BenefAddr3 | Holds Third line of the Beneficiary address. | String (50) | O |  |
| BenefCountry | Holds Beneficiary country code | String (3) | O |  |
| BenefAddr | BIC Code~Swift Code ~ CHIPS UID/ABD Code (tilt separated fields)  The value before the first ~ is the BIC value to FIN which should be a valid bank identification code if sent  Sample values: **BBMEAEADXXX, ADCBAEAAXXX**  So BenefAddr value to be **BBMEAEADXXX~** or **ADCBAEAAXXX~** etc **if sent otherwise blank** | String (240) | O |  |
| BenefAccNo | Beneficiary account number | String (34) | M |  |
| BenefBank | Beneficiary bank branch name | String (80) | O |  |
| BenefBankAddr\_1 | Branch Address Line 1| Branch Address Line 2 (Pipe separated fields)  If **<ToBankId>** and **<ToBrchId>** tag is empty, then it is mandatory. | String (180) | C  Branch Address Line 1 – Optional, Branch Address Line 2 - Optional |  |
| BenefBankAddr\_2 | Branch Address Line 2 | String (180) | O |  |
| BenefBankCode | Beneficiary bank code | String (9) | O |  |
| BenefBankCountry | Beneficiary bank country code | String (3) | M |  |
| IntInstName | Holds name of the Intermediary Institution | String (80) | O |  |
| IntInstAddr1 | Holds first line of the address. | String (50) | O |  |
| IntInstAddr2 | Holds second line of the address. | String (50) | O |  |
| IntInstAddr3 | Holds third line of the address. | String (50) | O |  |
| IntInstCountry | Holds country code. | String (5) | O |  |
| TxnType | Transaction type to indicate whether the payment is of type Local payments – L or Remittance - R | String (1) | O |  |
| BnfId | In case of Casmex as target, then this field will contain the beneficiary id of Casmex system received during Beneficiary Maintenance.  In case of Finacle as target, then this field will contain the beneficiary id of IB local DB | String(15) | O |  |
| ConsumerCode | Consumer reference number | String (64) | O |  |
| PaymPurpose | Purpose of payment code selected by customer for “Other banks within UAE” | String (20) | O |  |
| BnfBankName | Beneficiary bank name | String (100) | M |  |
| OrderingParty | Ordering Party | String (40) | O |  |
| OrderingPartyAddress | Ordering Party Address | String (100) | O |  |
| DrOwnRefNo | Debit own reference number | String (20) | O |  |
| CrOwnRefNo | Credit own reference number | String (20) | O |  |
| NostrowAcctNo | Nostrow account number Nostrow accounts are maintained in IB for each currency code. | String (24) | O |  |
| OrderType | Hardcode to CT | String(2) | M | “CT” will be passed. |
| STPFLG | Hard Coded to N | String (1) | M | “N” will be passed. |
| RateCode | Rate Code returned as part of EXCHANGE\_RATE\_INQUIRY | String (5) | M | “RateCode’ from Exchange Rate Inquiry |
| PmtNature | Nature of payment.  P-personal  C-commercial... etc | String(1) | O |  |
| TargetSystem | To identify the Host to which request should be sent  Possible Values:-  CAS – Casmex System  FIN – Finacle System  **Note:** For BPM channel, it is always FIN | String(3) | O |  |
| IFSCCode | To share the IFSC code with Casmex System | String(11) | O |  |
| isStaff | Flag to indicate whether user is a staff user  Possible values:  Y – Yes  N - No | String(1) | O |  |
| ChargeInquiry | This field will hold the charge Inquiry flag (Y/N) | String(1) | O |  |
| workFlowItemNo | To hold the Work flow item number of the payments initiated via BPM | String (30) | M |  |
| OriginalAppRecvd | To hold the flag if the original application received from the customer. | String (20) | M |  |

### 19.1.2 Response Information

| **Field Name** | **Description** | **Data Type (Max Length/ Format)** | **Mandatory (M)**  **Optional (O)**  **Conditional(C)** |
| --- | --- | --- | --- |
| HostTxnId | Transaction Id in the host system | String (255) | M |
| TxnAmtInHomeCrn | Transaction amount in home currency | Amount | O |
| ValueDate | Should be defaulted to PayValueDate in the input | Date | M |
| BusinessDate | Request execution date | Date | M |
| ChargeAmount | Charge amount that will be applied for this payment, there could be change in the amount if user manually modifies the charge in the front end. | Amount | O |
| ChargeCurrency | Currency of the charge amount | String(3) | O |
| CreditAmount | Amount that will be credited to the beneficiary | Amount | O |
| CreditAmountCrncy | Currency of the credit amount | String(3) | O |
| CallBackRequired | Call back validations Flag  Can have values Y/N | String(3) | O |
| ReferredCntryFlg | Referred Country customer Flag  Can have values Y/N | String(3) | O |

## 19.2 Request/Response Interface

 

# 20. PAYMENT\_SUMMARY

## 20.1 Description

This service is used to fetch list of all payments at Finacle for a given CIF ID and date range.

This API will be triggered multiple times at Track\_PO queue.

First trigger will happen as soon as the WI enters this queue. If in response all the required PO are processed, WI will be treated as success.

In first response, if any PO is missing, the system will check again until all the POs are processed, maximum till 4 hrs. If still not processed, WI will be treated as a Failure.

### 20.1.1 Request Information

| **Tag Name** | **Description** | **Data Type (MaxLength/Format)** | **Mandatory / Optional /Conditional** | **iBPS field to be passed** |
| --- | --- | --- | --- | --- |
| **PaymentListReq**  Mandatory Root aggregate start | | | |  |
| BankId | Bank Id | String (9) | M | “RAK” will be passed. |
| CIFId | Customer ID | String (32) | M | “CIF ID” whose accounts were considered to create the payment order. |
| FromDate | From date | Date | M | “Entry date/time of WI” in YYYY-MM-DD HH:MM:SS format |
| ToDate | To Date | Date | M | “Current date/time of WI” in YYYY-MM-DD HH:MM:SS format |
| RemittanceType | Flag to indicate whether WITHINUAE or OUTSIDEUAE remittances. AED and NONAED or BOTH to be fetched from Finacle  WUAED - Within UAE AED Payments WUNAED - Within UAE NON AED Payments WUB - Within UAE BOTH OUAED - Outside UAE AED Payments OUNAED - Outside UAE NONAED Payments OUB - Outside UAE BOTH | String (10) | M | ? |
| PaymentStatus | Status of payment  P-processed  N-Not Processed | String (5) | M | “P” will be passed. |
| RequestSerialNumber | Serial No of Request  This will be’1’ for first request. | String (32) | O | “1” will be sent first, if in response MoreRecordsFlag =Y, then the value will be incremented by 1 digit until the MoreRecordsFlag becomes ‘N’ |
| MaxNumOfTran | Maximum of transactions allowed per response message. | String (32) | M | “50” will be passed as a maximum value. |

### 20.1.2 Response Information

| **Tag Name** | **Description** | **Data Type (MaxLength/Format)** | **Mandatory / Optional /Conditional** |
| --- | --- | --- | --- |
| **PaymentListRes**  Optional Response aggregate start | | | |
| BankId | Bank Id | String (9) | M |
| CIFId | Customer ID | String (32) | M |
| MoreRecordFlag | Indicates next set of records available or not for pagination logic.  Y-Yes  N-No | String (1) | M |
| **PODetails** *- Repetitive parent tag for POs.* |  |  |  |
| PONumber | Payment Order Ref number | String (12) | M |
| RequestedDate | Payment requested date | DateTime  yyyy-MM-dd'T'HH:mm:ss.SSSZZZ | M |
| TransactionDate | Value Date | DateTime  yyyy-MM-dd'T'HH:mm:ss.SSSZZZ | O |
| InitiatingChannel | Channel from which payment was initiated.  SAL INB CAP AMS FIN - Through branches. MOB - Mobile Banking. | String (5) | M |
| DebitAccount | Account to be debitted | String (35) | M |
| Currency | Currency | String (3) | M |
| Amount | Amount | String (35) | M |
| AEDEqul | AED Equivalent amount value for NON AED Payments | String(35) | O |
| BeneficiaryName | Name of beneficiary | String (35) | M |
| BeneficiaryAccountNo | Account no of beneficiary | String (35) | M |
| BeneficaryBankName | Bank name of beneficiary | String (35) | M |
| Status | Status of Payment order  N - Not processed  P - Processed  E - Error  A - Authorization Awaited  D - Deleted / Cancelled  O - Original entry Unverified | String (1) | M |
| **PODetails** - Repetitive parent tag for POs end. | | | |
| **PaymentListRes**  Optional Response aggregate end | | | |

## 20.2 Request/Response Information

 

# 21. ENTITY\_DETAILS

## 21.1 Description

This message will be used for Customer details functionality. The API will be triggered for Signatory Details request to fetch the account name when the request method is ‘Via Account’ along with ‘Signature\_Details’.

### 21.1.1 Request Information

| **Tag Name** | **Description** | **Data Type (MaxLength/Format)** | **Mandatory / Optional /Conditional** | **iBPS field to be passed.** |
| --- | --- | --- | --- | --- |
| BankId | Bank Id | String (9) | M | “RAK” will be passed. |
| CIFID | Holds CIF ID | String (64) | C |  |
| ACCType | Input parameter i.e. for Account- A, ~~CreditCards –C, DebitCard – C, IslamicLoan – L, IslamicDeposit – ID, ConventionalLoan – L, PrepaidCard – PC, etc~~  **Cards-> CC, DC and C**  **Loans->IL, CL and L** | String (2) | C  Mandatory if ACCNumber is used | “A” will be passed |
| ACCNumber | Account/Card/Loan agreement Id/number/Prepaid Card Number | String (24) | C | “Account ID” will be passed. |
| MobileNumber | Holds Preferred Mobile Number | String (20) | C |  |
| EmiratesID | Emirates ID | String (100) | C |  |
| InquiryType | Possible values includes 'Customer', ‘Account’, 'CustomerAndAccount' 'CustomerAndSalary', 'CustomerAndSalaryAndAccount', 'AccountAndSalary', etc | String (50) | M | ‘Account’ will be passed. |
| RelCIFDetFlag | Holds Related CIF details flag.  Valid values are “Y” or “N” | String (1) | O |  |
| FreeField1 | Free field. Bank can use this field to use populate any additional data (in form of string) | String (50) | O |  |
| FreeField2 | Free field. Bank can use this field to use populate any additional data (in form of string) | String (10) | O |  |
| FreeField3 | Free field. Bank can use this field to use populate any additional data (in form of string) | String (10) | O |  |

### 21.1.2 Response Information

| **Tag Name** | **Description** | **Data Type (MaxLength/Format)** | **Mandatory / Optional / Conditional** |
| --- | --- | --- | --- |
| BankId | Bank Id | String (9) | Optional |
| CIFID | Customer Master Number in the system.  Will return the ClientID, in the case of Prepaid card passed in the request. | String (64) | Optional |
| ACCNumber | Account/Card number | String (24) | Optional |
| AccountName | Holds name of the customer captured at account level. Corresponds to account name in cheque book system | String (80) | Optional |
| AccountStatus | Holds Account status.  Below are the LOV values  F - Frozen  C - Closed  D - Debit Frozen  R - Credit Frozen  M - Dormant  A - Active  O - Open  I - Inactve | String (3) | Optional |
| AccountCategory | Account category | String(25) | Optional |
| JointAccIndicator | Joint Account Indicator Y/N. | String (1) | Optional |
| SchemeCode | Scheme code of the account | String (25) | Optional |
| SchemeType | Scheme type of the account | String (3) | Optional |
| PrimaryContactName | Holds the Primary Contact Name of the Cif Id | String (100) | Optional |
| PrimaryContactNum | Holds the Primary Contact Number of the Cif Id | String (100) | Optional |
| SecondaryContactName | Holds the Secondary Contact Name of the Cif Id | String (100) | Optional |
| SecondaryContactNum | Holds the Secondary Contact Num of the Cif Id | String (100) | Optional |
| ECRNumber | Card system reference number.  Holds the CardPackID in case of Prepaid cards | String (100) | Optional |
| Title | Holds title for name of the customer. This field will be sent in case of retail customers, else sent blank. | String (5) | Optional |
| FirstName | Customer First Name | String (80) | Optional |
| MiddleName | Customer Middle Name | String (80) | Optional |
| LastName | Customer Last Name | String (80) | Optional |
| FullName | Customer Last Name.  For Prepaid cards, the FirstName, MiddleName and LastName is concatenated and sent in the response | String (300) | Optional |
| MothersName | Customer Mother’s Name | String (50) | Optional |
| DOB | Customer date of birth | Date (1900-01-01) | Optional |
| Gender | Gender | String (10) | Optional |
| Nationality | Customer nationality | String (50) | Optional |
| IsPremium | For identifying premium customers based on sub segment match with new CPARAM configuration List which will maintain Premium Sub segments list  Possible values are Y/N | String(1) | Optional |
| IsBankEmployee | Holds the indicator if the customer is a staff.  Valid values are Y/ N  Y - in case the customer is a Staff. | String(1) | Optional |
| ARMCode | Holds the name of account relationship manager | String(10) | Optional |
| ARMName | Holds the description of the account relationship manager | String(50) | Optional |
| ARMPhone | Holds the phone number of the account relationship manager | String(20) | Optional |
| CustomerType | Holds customer type code. LOV include individual expat, individual national, VIP, Diplomat, Royal Family etc. The lists of codes are below.  EE, EK, EL, EM, EN, EJ, MIGR, PEP | String(5) | Optional |
| CustomerSegment | Holds Sundry Analysis code customer segment. LOV include, PBD, SME, CBD, TRY, HO. Available in Finacle | String(100) | Optional |
| CustomerSubSeg | Holds Sundry Analysis code customer sub segment. LOV is populated based on the value selected for Customer segment. For PBN, PRS, PAM, PSL, SME, CBD it is Normal PBD, RAK Select & Al Momiaz. Available in Finacle. | String(50) | Optional |
| AcctCurr | Account currency | String (3) | Optional |
| IBANNumber | Holds IBAN Number details. | String (34) | Optional |
| CustStatus | Holds customer status. Values: The below mentioned status would be available at the CIF level:  1. Active(Value-ACTVE)  2. Inactive(Value-INACT)  3. Deceased(Value-DCSED). | String(50) | Optional |
| IsRetailCust | Can have values like Y or N  Y 🡪Retail  N🡪Corporate | String(1) | Optional |
| SrcBranch | Customer Primary SOL ID | String (5) | Optional |
| MaritalStatus | Holds the description of the marital status of the customer. | String (50) | Optional |
| AECBConsentHeld | Holds the value if customer is eligible for AECB or not | String(1) | Optional |
| NonResidentFlag | Holds nonresident flag as ' YES' or 'NO'. | String(3) | Optional |
| IndustrySegment | Holds analysis code industry segment | String(50) | Optional |
| IndustrySubSegment | Holds analysis code industry Sub segment | String(50) | Optional |
| YearsSinceInUAE | Holds Years Since in UAE date field (Retail CIF) | Date (1900-01-01) | Optional |
| NoOfDependents | Holds No of Dependents (Retail CIF) | String(10) | Optional |
| ResidentCountry | Holds the Resident Country | String(50) | Optional |
| <AddrDet> | Non Repetitive aggregate containing below address details whichever is preferred. |  | Optional |
| Note: AddressType for which AddrPrefFlag is set to Y in host will come in AddrDet aggregate. | | | |
| AddressType | Address type. For Retail customers, valid values are "Office", "Residence", "Home Country", etc | String (80) | Optional |
| HoldMailFlag | Hold Mail Flag | String (1) | Optional |
| HoldMailBCName | Hold Mail Business Centre Name | String (80) | Optional |
| HoldMailReason | Hold Mail Reason | String (80) | Optional |
| ReturnFlag | Return mail Status Flag | String (1) | Optional |
| AddrPrefFlag | Address Preference Flag | String (1) | Optional |
| AddrLine1 | Customer address line1 | String (80) | Optional |
| AddrLine2 | Customer address line2 | String (80) | Optional |
| AddrLine3 | Customer address line3 | String (80) | Optional |
| AddrLine4 | Customer address line4 | String (80) | Optional |
| POBox | P O Box number | String (10) | Optional |
| City | City Code | String (5) | Optional |
| Country | Country Code | String (5) | Optional |
| </AddrDet> |  |  |  |
| <PhnDet> | Repetitive aggregate containing below phone details |  | Optional |
| PhnType | Phone Type | String (80) |  |
| PhnPrefFlag | Phone Preference Flag | String (1) | Optional |
| PhnCountryCode | Phone country code | String (10) | Optional |
| PhnLocalCode | Phone local (city) code | String (10) | Optional |
| PhoneNo | Customer phone number | String (20) | Optional |
| </PhnDet> |  |  |  |
| <EmailDet> | Repetitive aggregate containing below Email ID contact details |  | Optional |
| MailIdType | Mail ID Type | String (80) | Optional |
| MailPrefFlag | Mail ID Preference Flag | String (1) | Optional |
| EmailID | Email ID | String (80) | Optional |
| </EmailDet> |  |  |  |
| <DocumentDet> | Repetitive aggregate containing below legal document details |  | Optional |
| DocType | Document Type  Holds DocType for Retail and Corporate  Retail:  ADDPR - ADDRESS PROOF  AMIDI - LETTER FROM AMIRI / DIWAN  BIRTH - BIRTH CERTIFICATE  CALLB - CALL BACK LETTERS  D2GR - D2G SERVICE AVAILED  DEATH - DEATH CERTIFICATE  DRILV - DRIVING LICENSE  EMID - EMIRATES ID  FAMIL - FAMILY BOOK  FAXIN - FAX INDEMNITY  IDNON - ID CARD NON GOVT  IDSEM - IDSEMIGOV  LABC - LABOUR CARD  LTRFR - LETTER FROM EMPLOYER  OPPT - OLD PASSPORT NUMBER  OTHER - OTHER  PPT - PASSPORT  QAID - KHULASAT QAID NUMBER  REGUL - REGULAR  SALTR - SALARY TRANSFER LETTER  SSID - SOCIAL SECURITY ID  TFID - TRAFFIC FILE ID NUMBER  UID - UNIQUE ID CODE FOR VISA  UTILB - UTILITIES BILLS FOR ADRESS PROOF  VISA - VISA FILE NUMBER  EMREG - EMIRATES ID REGISTRATION NUMBER  MARID - MARSOOM ID  Corporate:  TDLIC - TRADE LICENSE  AMIRI - AMIRI DECREE NUMBER  PRTAG - PARTNERSHIP AGREEMENT  LTRED - LETTER FROM MINISTRY OF EDUCATION AUTHORIZING SCHOOL  AOA - ARTICLES OF ASSOCIATION (AOA)  BRDRE - BOARD RESOLUTION  TRDNM - TRADE NAME APPROVAL  CALCO - CALL BACK LETTERS CORP  SERVA - SERVICE AGREEMENT  COCCE - CHAMBER OF COMMERCE CERTIFICATE  MOA - AMENDMENTS TO MOA / AOACERTIFICATE OF INCORPORATION  SHRCR - SHARE CERTIFICATES  UNFRM - UNDER FORMATION LETTER  FAXIC - FAX INDEMNITYLETER CORPORATE  CINC - CERTIFICATE OF INCORPORATION NUMBER  EXPLI - EXPORT LICENSE  CMREG - COMMERCIAL REGISTRATION CERTIFICATE NUMBER  D2GC - D2G SERVICE AVAILED | String (80) | Optional |
| DocId | Passport number | String (80) | Optional |
| DocExpDt | Document Expiry Date | Date (1900-01-01) | Optional |
| DocIssDate | Document Issue Date | Date (1900-01-01) | O |
| IsDocVerified | Is document verified | String (1) | O |
| IssuedOrganisation | Document issued organization | String (50) | O |
| </DocumentDet> |  |  |  |
| <SubscriptionDet> | Repetitive aggregate containing below Subscription product details |  |  |
| SubscriptionType | Holds the type of Subscription. Valid values are "Account e-Statements", "Card e-Statements", "Loan e-Statements", "Deposits e-Statements", "Remittances e-Statements", "Investments e-Statements", "RAKDirect Channel", "RAKConnect Channel", "Internet Banking Channel", “ATMEReceipt” | String(100) | O |
| SubscriptionFlag | Holds the flag whether the customer is subscribed or not. Valid values are "Y" and "N" | String(1) | O |
| </SubscriptionDet> |  |  |  |
| <KYCDet> | Non Repeating Aggregate containing KYC details |  | Optional |
| KYCHeld | Holds KYC Held Flag with possible values Y or N | String (1) | Optional |
| KYCReviewDate | Holds the KYC Reviewed Date | Date (1900-01-01) | Optional |
| </KYCDet> |  |  |  |
| <FatcaDet> | Non Repeating Aggregate  Holds the FATCA details |  | Optional |
| USRelation | US relation value under FATCA details | String(1) | Optional |
| TIN | Holds the TIN number available as part of FATCA details | String(50) | Optional |
| FatcaReason | Holds the value of fatca eligible reason  For multiple Fatca Reason. Should be provided in a exclamation (!) separated form for e.g. US CITIZEN/RESIDENT/TAXPAYER/GREENCARD!US PLACE OF BIRTH!CURRENT US ADDR!CURRENT US PHONE NO!POA/SIGN US ADDR | String(200) | Optional |
| DocumentsCollected | Holds the value of fatca documents collected  For multiple documents, Documents Collected should be passed in a exclamation (!) separated form for e.g. ID DOC!SELF-ATTEST FORM | String(200) | Optional |
| SignedDate | Holds the value of Signed Date | Date(1900-01-01) | Optional |
| SignedExpiryDate | Holds the value of Signed Expiry Date | Date(1900-01-01) | Optional |
| </FatcaDet> |  |  |  |
| <EmpDet> | Non Repeating Aggregate  Holds the Employee details |  | Optional |
| EmployerID | Holds the employer code | String(50) | Optional |
| EmployerName | Holds Employer Name | String(255) | Optional |
| DepartmentName | Holds Department of Customer | String(255) | Optional |
| EmploymentType | Holds Employment Type (Salaried, Self-Employed etc.) | String(50) | Optional |
| EmployeeStatus | Holds Employee Income Status (Stable or Unstable) | String(50) | Optional |
| EmployeeNumber | Holds Employee Number | String(50) | Optional |
| Desig | Holds the designation of a customer | String(255) | Optional |
| Occupation | Holds the occupation of a particular customer | String(50) | Optional |
| TotEmpYrs | Holds the detail of total years of employment | String(255) | Optional |
| BusinessDuration | Holds the detail from when a customer is in business. | String(255) | Optional |
| DOJ | Holds the date of joining of current employer | Date (1900-01-01) | Optional |
| </EmpDet> |  |  | Optional |
| <PrevEmplDet> | Repeating aggregate to hold previous employee details |  | Optional |
| PrevOrgName | Holds the name of previous employer in UAE | String(255) | Optional |
| PrevOrgDur | Holds the period with previous employer. | String(50) | Optional |
| <PrevEmplDet> |  |  |  |
| <OECDDet> | Non Repeating aggregate which holds OECD details of Retail CIF |  |  |
| CityOfBirth | Holds OECD Details City of Birth | String(200) | Optional |
| CountryOfBirth | Holds OECD Details Country Code of Birth | String(50) | Optional |
| CRSUnDocFlg | Holds OECD CRS Undocumented Flag. | String(50) | Optional |
| CRSUndocFlgReason | Holds OECD Undocumented reason | String(50) | Optional |
| <ReporCntryDet> | Repeating aggregate for OECD reporting countries |  |  |
| CntryOfTaxRes | Holds the country of tax residence (country code) | String(50) | Optional |
| TINNumber | Holds the TIN Number for a particular country | String(50) | Optional |
| NoTINReason | Holds the No TIN reason code (Its reason code) | String(50) | Optional |
| MiscellaneousID | Unique record ID as per Database - to be utilized for updateCIF operations from channels | String(38) | Optional |
| </ReporCntryDet> | End of ReporCntryDet aggregate |  |  |
| </OECDDet> | End of OECDDet aggregate |  |  |
| <RiskProfile> | Holds Risk Profile | String(200) | Optional |
| <RiskExpiryDate> | Holds Risk Expiry Date | Date | Optional |
| <RelatedCIF > | Parent Tag |  |  |
| CIFID | CIF Id of the customer, uniquely identified in the FINACLE | String (64) | M |
| IsRetailCust | Can have values like Y or N  Y 🡪Retail  N🡪Corporate | String(1) | Optional |
| NonResidentFlag | Holds nonresident flag as 'YES’ or 'NO'. | String(3) | Optional |
| CustomerType | Customer type of the user followed by CIF indicator  Y for retail  N for corporate | String (25) | M |
| CustomerSegment | Customer segment | String (15) | M |
| CustomerSubSeg | Customer sub segment | String (15) | M |
| CustomerName | Customer name | String (80) | M |
| CustomerCategory | Customer category | String (25) | O |
| CustomerStatus | Customer status | String (10) | M |
| IsBankEmployee | Holds the indicator if the customer is a staff.  Valid values are Y/ N  Y - in case the customer is a Staff. | String(1) | Optional |
| CustomerMobileNumber | Customer Mobile number | String (20) | O |
| AddressLine1 | Address of the customer | String (50) | M |
| AddressLine2 | Address of the customer | String (50) | O |
| AddressLine3 | Address of the customer | String (50) | O |
| AddressLine4 | Address of the customer | String (50) | O |
| AddressLine5 | Address of the customer | String (50) | O |
| BuildingLevel | Building level of the customer | String (50) | O |
| StreetNum | Street number of the customer | String (50) | O |
| StreetType | Street type of the customer | String (50) | O |
| CityCode | City code of the customer | String (40) | M |
| State | State of the customer | String (5) | O |
| CountryCode | Country Code of the customer | String (5) | M |
| PrimaryEmailId | Primary email id | String (80) | O |
| Fax | Fax number of the customer | String (50) | O |
| DOB | DOB of the customer in YYYY-MM-DD format | Date  (YYYY-MM-DD) | M |
| Nationality | Nationality | String (10) | M |
| PassportNum | PassportNumber | String(20) | O |
| MotherMaidenName | MotherMaidenName | String(50) | O |
| LinkedDebitCardNumber | Linked Debit Card Number for Account as input  For Debit Card number as Input, Debit Card number inputted by user will be sent | String(24) | C  Mandatory for Account Number as Input and CIF type is retail CIF  For Debit Card number as Input, Debit Card number inputted by user will be sent |
| FinacleRelation | Finacle relationship  Possible values: Y/N | String (1) | M |
| IsMinor | Customer Minor status. Possible values: Y/N | String (1) | O |
| IsStaff | Customer is staff or not.  Possible values: Y/N | String (1) | O |
| IsNRE | Customer is an NRE or not.  Possible values: Y/N | String (1) | O |
| </RelatedCIF > |  |  |  |
| FreeField1 | Free field. Bank can use this field to use populate any additional data (in form of string) | String (80) | Optional |
| FreeField2 | Free field. Bank can use this field to use populate any additional data (in form of string) | String (80) | Optional |
| FreeField3 | Free field. Bank can use this field to use populate any additional data (in form of string) | String (80) | Optional |
| FreeField4 | Free field. Bank can use this field to use populate any additional data (in form of string) | String (80) | Optional |
| FreeField5 | Free field. Bank can use this field to use populate any additional data (in form of string) | String (80) | Optional |
| FreeField6 | Free field. Bank can use this field to use populate any additional data (in form of string) | String (80) | Optional |
| FreeField7 | Free field. Bank can use this field to use populate any additional data (in form of string) | String (80) | Optional |

## 21.2 Request/Response Interface

 