## Customer Eligibility

### Description

This interface is used to validate customer information against duplicate customers and black listed customers.

Interfacing Source System: BPM

Interfacing Target System: Finacle Core

Message Format Name: CUSTOMER\_ELIGIBILITY

### Applicable Functionalities

| **User Type** | **Modules (Functional RS)** | **Functionality** | **Purpose** |
| --- | --- | --- | --- |
| Retail  SME  Corporate | Service Requests  (Service Request RS) | Customer Eligibility | To validate customer information against duplicate customers and black listed customers |
|  |  |  |  |

### Request Description

| **Field Name** | **Description** | **Data Type (Max Length/ Format)** | **Mandatory (M)/**  **Optional (O)/**  **Conditional(C)** |
| --- | --- | --- | --- |
| BankId | Bank id, defaulted to “RAK” | String (9) | Mandatory |
| CIFID | Finacle CIF ID. | String (50) | Optional |
| CustomerType | Hold The flag information Retail | String (50) | Optional |
| RetailCorpFlag | Hold The flag information Retail  List Of Valid Values  ‘R’ -> Retail | String (1) | Mandatory |
| EntityType | LOV-Blacklist Retail / Negate Retail –  1 - All (default)  2 - Contact  3 - Customer  4 - Prospect  5 - NonCustomer | String (30) | Optional |
| ListMatch | Holds the list match Flag information either ‘Y’ or ‘N’. For BPM, should be set to ‘Y’ to get list of all mated customer records | String(1) | Mandatory |
| **PersonDetails** | Aggregate Start: - This aggregate holds the personal Information for retail customer only.(non repetitive) | NA | Mandatory |
| 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) | Mandatory |
| ShortName | Holds Short name of the customer. | String(10) | Optional |
| FullName | Holds full name of the customer. | String(80) | Optional |
|  |  |  |  |
| Nationality | Holds the Nationality of the Customer. | String(50) | Mandatory |
| DateOfBirth | Holds the customer date of birth. | Date (YYYY-MM-DD) | Mandatory |
| Occupation | Holds occupational information of the customer | String(50) | Optional |
| **PersonDetails** | Aggregate End | NA | Optional |
| **ContactDetails** | Aggregate Start: - This aggregate holds contact information(Non repetitive) | NA | Optional |
| **EmailAddress** | Aggregate Start: - This aggregate holds email id.(MultiRec for 20 times) | 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 type. | String(150) | Optional |
| **EmailAddress** | Aggregate End | NA | Optional |
| **PhoneFax** | Aggregate Start: - This repetitive aggregate holds Phone and Fax Details. Only one PhoneFax segment should be send in the request for each PhoneType. | NA | Optional |
| PhoneType | LOV - "Phone", "Fax",”Mobile”, etc | String(100) | Optional |
| PhoneValue | Holds Number for the corresponding type.  ex : 00971123456789 | String(50) | Optional |
| **PhoneFax** | Aggregate End | NA | Optional |
| **ContactDetails** | Aggregate End | NA | Optional |
| **Document** | Aggregate Start :- This aggregate holds Legal documents information.(MultiRecord for maximum 20 times) | NA | Mandatory |
| DocumentType | Holds the document type. Valid value for Retail customer are;  'PPT' for Passport,  'EMID' for EmiratesId,  'QAID' for Khulasat ID,  'Visa' for Visa,  Etc | String(100) | Mandatory |
| DocumentRefNumber | Holds the unique document identifier. | String(100) | Mandatory |
| **Document** | Aggregate End | NA | Optional |

Sample Request

<?xml version="1.0" encoding="UTF-8" standalone="yes"?>

<EE\_EAI\_MESSAGE>

<EE\_EAI\_HEADER>

<MsgFormat>CUSTOMER\_ELIGIBILITY</MsgFormat>

<MsgVersion>0001</MsgVersion>

<RequestorChannelId>BPM</RequestorChannelId>

<RequestorUserId>RAKUSER</RequestorUserId>

<RequestorLanguage>E</RequestorLanguage>

<RequestorSecurityInfo>secure</RequestorSecurityInfo>

<ReturnCode>0000</ReturnCode>

<ReturnDesc>Issuer Timed Out</ReturnDesc>

<MessageId>12365478</MessageId>

<Extra1>REQ||BPM.123</Extra1>

<Extra2>2024-03-25T11:05:30.000+04:00</Extra2>

</EE\_EAI\_HEADER>

<CustomerEligibilityRequest>

<BankId>RAK</BankId>

<CIFID>0300300</CIFID>

<RetailCorpFlag>R</RetailCorpFlag>

<ListMatch>Y</ListMatch>

<PersonDetails>

<FIrstName>First</FirstName>

<MiddleName>MIddle</MiddleName>

<LastName>Last</LastName>

<Nationality>IN</Nationality>

<DateOfBirth>1988-04-13</DateOfBirth>

</PersonDetails>

<ContactDetails>

<PhoneFax>

<PhoneType>Mobile</PhoneType>

<PhoneValue>00971123456789</PhoneValue>

</PhoneFax>

</ContactDetails>

<Document>

<DocumentType>Passport</DocumentType>

<DocumentRefNumber>PL123</DocumentRefNumber>

</Document>

<Document>

<DocumentType>Visa</DocumentType>

<DocumentRefNumber>VA1234</DocumentRefNumber>

</Document>

</CustomerEligibilityRequest>

</EE\_EAI\_MESSAGE>

### Response Description

| **Field Name** | **Description** | **Data Type (Max Length/ Format)** | **Mandatory (M)/**  **Optional (O)/**  **Conditional(C)** |
| --- | --- | --- | --- |
| BankId | defaulted to “RAK” | String(9) | Mandatory |
| **CustomerDetails**: Repetitive aggregate Start | | | |
| SearchType | Contains if the records are results of Internal or External data search. Valid values are ‘Internal’ , ‘External | String(50) | Mandatory |
| CustId | Holds CIF Id in case of internal search results and master data id corresponding to the blacklist record in case of External data search done | String(50) | Optional |
| PassportNum | Holds the passport number of the matching CIF Id as per the Dedup results. | String(50) | Optional |
| BlacklistFlag | Holds the status if blacklist data check was success or Failure. Y is returned if no match is Found else N | String(1) | Mandatory |
| BlacklistReasonCode | Holds Black list Reason Code | String(10) | Optional |
| BlacklistDate | Holds Black list Date | Date | Optional |
| DuplicationFlag | Holds the status if Dedup was success or Failure. Y is returned if no match is Found else N | String(1) | C |
| AcctCustFlag | Holds the status if customer is having any account in Finacle.  Y -Account relation is present  N- No Account relation | String(1) | Optional |
| NegatedFlag | Holds the status if Customer is Negated customer or not | String(1) | C |
| NegatedReasonCode | Holds Negated Reason Code | String(10) | Optional |
| NegatedDate | Holds Negated Date | Date | Optional |
| **Products** | Aggregate Start :- Repetitive Structure | NA | Optional |
| ProductType | Holds the Product Type associated with the CIF Id such as CAPS, RLS, etc | String(50) | Optional |
| NoOfProducts | Holds the number of products the customer has for each product type. Only direct liabilities and assets will be considered for this count. | Integer(10) | Optional |
| **Products** | Aggregate End |  |  |
| **CustomerDetails** aggregate End | |  |  |

Sample Response

<EE\_EAI\_MESSAGE>

<EE\_EAI\_HEADER>

<MsgFormat>CUSTOMER\_ELIGIBILITY</MsgFormat>

<MsgVersion>0001</MsgVersion>

<RequestorChannelId>BPM</RequestorChannelId>

<RequestorUserId> RAKUSER </RequestorUserId>

<RequestorLanguage>E</RequestorLanguage>

<RequestorSecurityInfo>secure</RequestorSecurityInfo>

<ReturnCode>0000</ReturnCode>

<ReturnDesc>Successful</ReturnDesc>

<MessageId> 12365478</MessageId>

<Extra1>REP||BPM.123</Extra1>

<Extra2>2016-07-12T05:17:43.449+04:00</Extra2>

</EE\_EAI\_HEADER>

<CustomerEligibilityResponse>

<BankId>RAK</BankId>

<CustomerDetails>

<SearchType>Internal</SearchType>

<CustId>1111</CustId>

<PassportNum>AHJ8786</PassportNum>

<BlacklistFlag>Y</BlacklistFlag>

<BlacklistReasonCode/>

<BlacklistDate>2017-05-19</BlacklistDate>

<DuplicationFlag>Y</DuplicationFlag>

<AcctCustFlag>Y</AcctCustFlag>

<NegatedFlag>N</NegatedFlag>

<NegatedReasonCode>Code</NegatedReasonCode>

<NegatedDate>2017-05-19</NegatedDate>

<Products>

<ProductType>CAPS</ProductType>

<NoOfProducts>1</NoOfProducts>

</Products>

<Products>

<ProductType>RLS</ProductType>

<NoOfProducts>2</NoOfProducts>

</Products>

</CustomerDetails>

<CustomerDetails>

<SearchType>Internal</SearchType>

<CustId>2222</CustId>

<PassportNum>AHJ8786</PassportNum>

<BlacklistFlag>Y</BlacklistFlag>

<BlacklistReasonCode/>

<BlacklistDate>2017-05-19</BlacklistDate>

<DuplicationFlag>Y</DuplicationFlag>

<AcctCustFlag>Y</AcctCustFlag>

<NegatedFlag>N</NegatedFlag>

<NegatedReasonCode>Code</NegatedReasonCode>

<NegatedDate>2017-05-19</NegatedDate>

<Products>

<ProductType>CAPS</ProductType>

<NoOfProducts>1</NoOfProducts>

</Products>

<Products>

<ProductType>RLS</ProductType>

<NoOfProducts>2</NoOfProducts>

</Products>

</CustomerDetails>

</CustomerEligibilityResponse>

</EE\_EAI\_MESSAGE>

### Interface Parameters

None