## Customer Update Request

### Description

This interface will be triggered from CAS to update CIF details or Verify CIF details to Finacle.

Interfacing Source System: CAS

Interfacing Target System: Finacle Core

Message Format Name: CUSTOMER\_UPDATE\_REQ

### Applicable Functionalities

| **User Type** | **Modules (Functional RS)** | **Functionality** | **Purpose** |
| --- | --- | --- | --- |
| Retail  SME | Service Requests  (Service Request RS) | Personal Details Update | To update personal details of Retail and SME user. |
|  |  |  |  |

### Request Description

| **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 |
| RetCorpFlag | Retail / Corporate Flag | String(1) | M |
| ProductProccessor | Product Processor | String(50) | O |
| CustClassification | Customer Classification | String(1) | O |
| ActionRequired | Possible values could be U or 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 is to be verified, and the value to be sent in this tag is “V” | String(20) | M |
| **IndustryDet 🡪Parent Aggregate Non Repetitive optional block** | | | |
| IndustrySegment | Holds analysis code industry segment | String(50) | O |
| IndustrySubSegment | Holds analysis code industry Sub segment | String(50) | O |
| </IndustryDet> | | | |
| **AddrDet 🡪 Parent Aggregate multi Repetitive optional block containing address details** | | | |
| AddressType | Type of Address  -Office  -Home | String (100) | M |
| EffectiveFrom | Address Effective From | Date | M |
| EffectiveTo | Address Effective To | Date | M |
| HoldMailFlag | Hold Mail Flag  **BPM can send as N** | String (50) | M |
| HoldMailBCName | Business Center Name for Hold Mail | String (50) | O |
| HoldMailReason | Hold Mail Reason | String (200) | O |
| ReturnFlag | Return Mail Flag  **BPM can send as N** | String (50) | M |
| AddrPrefFlag | Preferred Address.  Can be Y or N | String(1) | M |
| 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 (200) | M |
| CountryCode | Country | String (10) | M |
| **PhnDetails 🡪Parent Aggregate multi Repetitive optional block containing the phone details** | | | |
| 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 🡪Parent Aggregate multi Repetitive optional block containing the Email details** | | | |
| EmlType | Email Type | String(200) | M |
| EmlPrefFlag | Preferred Flag | String(50) | M |
| Email | Email Id | String(80) | M |
| **DocDet 🡪Parent Aggregate multi Repetitive optional block containing Document Details** | | | |
| DocType | Document Type | String(20) | M |
| DocTypeDesc | Document Type Description  Possible Values  Emirate Id | String(255) | O |
| DocIsVerified | Is Document Verified  Y – Yes (Default Value) | String(1) | M |
| DocNo | Document No. | String(100) | M |
| DocIssDate | Document Issue Date | Date | O |
| DocExpDate | Document Expiry Date | Date | M |
| **<RtlAddnlDet> – Parent Aggregate Non Repetitive optional block for Retail additional Details** | | | |
| ShortName | Short Name | String(10) | O |
| FirstName | Holds the customer’s first name | String(80) | O |
| MiddleName | Holds the customer’s middle name | String(80) | O |
| LastName | Holds the customer’s last name | String(80) | O |
| FullName | Holds the customer’s full name | String(80) | O |
| DOB | Holds the customer date of birth.  Expected Date Format : YYYY-MM-DD  Example : 1998-12-31 | Date (YYYY-MM-DD) | 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 |
| EmploymentType | Employment Type | String(50) | O |
| EmployeeStatus | Holds Employee Income Status (Stable or Unstable) | 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 |
| AssessedIncome | Holds the Rental Income amount | String (50) | String (50) |
| 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  Possible values are Y/N | String(1) | O |
| DNDFlag | Holds the DND detail of a customer  Possible values are Y/N | String(1) | O |
| RiskProfile | Holds Risk profile data | String(200) | O |
| NonResidentInd | Non Resident Indicator | String(1) | O |
| ResidentSince | Holds the date from which customer is residing.  Date Format : yyyy-mm-dd  Example : 2019-12-31 | Date | O |
| **<FatcaDetails> – Non Repetitive optional block for FATCA Details** | | | |
| USRelation | US relation value under FATCA details  Possible Values:  R - YES - REPORTABLE N - YES - NOT REPORTABLE O - NO C - RECALCITRANT CUSTOMER | String(1) | O |
| TIN | Holds the TIN number available as part of FATCA details | String(50) | O |
| FatcaReason | Holds the value of Fatca eligible reason  For multiple Fatca Reason. Should be provided in a exclamation (!) | String(200) | O |
| DocumentsCollected | Holds the value of Fatca documents collected  For multiple Documents Collected. Should be provided in a exclamation (!) | String(200) | O |
| SignedDate | Signed Date | String | O |
| SignedExpiryDate | Signed Expiry Date | String | O |
| </FatcaDetails> | | | |
| **<KYCDetails>– Non Repetitive optional block for KYC Details** | | | |
| KYCHeld | Holds KYC Held flag  Possible values are Y/N | String(1) | O |
| KYCReviewdate | Holds KYC Review date. | String(10) | 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  LPEP/NPEP/FPEP- LPEP(Local PEP), NPEP(Non-PEP),FPEP(Foreign-PEP) | String(50) | O |
| </KYCDetails> |  |  |  |
| **<OECDDet> – Non Repetitive optional block for OECD Details** | | | |
| CityOfBirth | Place of Birth | String(200) | O |
| CountryOfBirth | Country of Birth | String(50) | O |
| CRSUnDocFlg | CRS undocumented flag | String(50) | O |
| CRSUndocFlgReason | CRS undocumented flag reason | String(50) | O |
| **<ReporCntryDet> - Repetitive optional block for ReporCntry Details** | | | |
| CntryOfTaxRes | Country of Tax Residence | String(50) | O |
| TINNumber | Tax Payer Identification Number | String(50) | O |
| NoTINReason | TIN reason | String(50) | O |
| MiscellaneousID | Miscellaneous ID | String(38) | O |
| **End of <ReporCntryDet>** | | | |
| **End of <OECDDet>** | | | |
| </RtlAddnlDet> | | | |
| **Note: The below aggregate “VerifyCIF” will come only for To CIF Verification**  <VerifyCIF>Non Repetitive optional block for updating customer status | | | |
| Decision | Holds Possible Values like  Approve, Reject. Based on which verification or the rejection occurs | String(50) | M |
| Reason | Holds the description for the status | String(255) | O |
| </VerifyCIF> |  |  |  |
|  |  |  |  |

Sample Request1:

**To update the CIF Details:**

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

<EE\_EAI\_MESSAGE>

   <EE\_EAI\_HEADER>

      <MsgFormat>CUSTOMER\_UPDATE\_REQ</MsgFormat>

      <MsgVersion>001</MsgVersion>

      <RequestorChannelId>CAS</RequestorChannelId>

      <RequestorUserId>RAKUSER</RequestorUserId>

      <RequestorLanguage>E</RequestorLanguage>

      <RequestorSecurityInfo>secure</RequestorSecurityInfo>

      <ReturnCode>911</ReturnCode>

      <ReturnDesc>Issuer Timed Out</ReturnDesc>

      <MessageId>Test\_CU\_0031</MessageId>

      <Extra1>REQ||SHELL.dfgJOHN</Extra1>

      <Extra2>2014-01-19T12:20:58.000+04:00</Extra2>

   </EE\_EAI\_HEADER>

   <CustomerDetailsUpdateReq>

      <BankId>RAK</BankId>

      <CIFId>0326407</CIFId>

      <RetCorpFlag>R</RetCorpFlag>

<ProductProccessor>XXXXX</ProductProccessor>

<CustClassification>X</CustClassification>

<ActionRequired>U</ActionRequired>

<IndustryDet>

<IndustrySegment>XXXXX</IndustrySegment>

<IndustrySubSegment>XXXXX</IndustrySubSegment>

</IndustryDet>      <AddrDet>

         <AddressType>OFFICE</AddressType>

         <EffectiveFrom>2011-07-20</EffectiveFrom>

         <EffectiveTo>2049-12-31</EffectiveTo>

         <HoldMailFlag>Y</HoldMailFlag>

         <HoldMailBCName>TestBC Name</HoldMailBCName>

         <HoldMailReason>aaaaaaaaaaaaaa</HoldMailReason>

         <ReturnFlag>N</ReturnFlag>

         <AddrPrefFlag>N</AddrPrefFlag>

         <AddrLine1>1254111111111111111115</AddrLine1>

         <AddrLine2>PREMISE NAME FOR 0326407</AddrLine2>

         <AddrLine3>STREET NAME FOR 0326407</AddrLine3>

         <AddrLine4>Addr line 4</AddrLine4>

         <ResType>Rent</ResType>

         <POBox>12345</POBox>

         <ZipCode/>

         <State>abcd</State>

         <City>DXB</City>

         <CountryCode>AE</CountryCode>

      </AddrDet>

      <PhnDetails>

         <PhnType>OFFCPH1</PhnType>

         <PhnPrefFlag>N</PhnPrefFlag>

         <PhnCountryCode>00971</PhnCountryCode>

         <PhnCityCode>432</PhnCityCode>

         <PhnLocalCode>420326407</PhnLocalCode>

         <PhoneNo>00971420326407</PhoneNo>

         <PhnExtn>1234</PhnExtn>

      </PhnDetails>

      <EmlDet>

         <EmlType>ELML1</EmlType>

         <EmlPrefFlag>Y</EmlPrefFlag>

         <Email>[test@gmail.com</Email](mailto:test@gmail.com%3c/Email)>

      </EmlDet>

      <DocDet>

         <DocType>EMID123123123</DocType>

         <DocTypeDesc>Emirates Id</DocTypeDesc>

         <DocIsVerified>Y</DocIsVerified>

         <DocNo>784198546081476</DocNo>

         <DocExpDate>2016-12-29</DocExpDate>

      </DocDet>

<RtlAddnlDet>

<ShortName>XXXXX</ShortName>

<FirstName>XXXXX</FirstName >

<MiddleName>XXXXX</MiddleName >

<LastName>XXXXX</LastName >

<FullName>XXXXX</FullName >

<DOB>1998-12-31</DOB>

<MothersName>XXXXX</MothersName>

<CustType>XXXX</CustType>

<MaritalStatus>M</MaritalStatus>

<EmployerCode>XXXXX</EmployerCode>

<EmploymentType>XXXX</EmploymentType>

<EmployeeStatus>XXXXX</EmployeeStatus>

<DepartmentName>XXXX</DepartmentName>

<TotEmpYrs>8</TotEmpYrs>

<BusinessDuration>3</BusinessDuration>

<DOJ>XXX</DOJ> <NoOfDepndant>2</NoOfDepndant>

<Desig>XXX</Desig>

<GrossSalary>1000</GrossSalary>

<PrevOrgName>XXXX</PrevOrgName>

<PrevOrgDur>XXXX</PrevOrgDur>

<AECBconsentHeld>Y</AECBconsentHeld>

<DNDFlag>Y</DNDFlag>

<RiskProfile/>

<NonResidentInd>Y</NonResidentInd>

<ResidentSince>2019-12-31</ResidentSince>

<FatcaDetails>

<USRelation>Y</USRelation>

<TIN>548754554</TIN>

<FatcaReason>GREENCARD!US PLACE OF BIRTH</FatcaReason>

<DocumentsCollected>DOC!SELF-ATTEST FORM</DocumentsCollected>

<SignedDate>2016-09-12</SignedDate>

<SignedExpiryDate>2016-19-13</SignedExpiryDate>

</FatcaDetails>

<KYCDetails>

<KYCHeld>Y</KYCHeld>

<KYCReviewdate>2016-12-29</KYCReviewdate>

<MthlyCrdtTurnOvrCur>AED</MthlyCrdtTurnOvrCur>

<MthlyCrdtTurnOvrAmt>2000</MthlyCrdtTurnOvrAmt>

<ExpdCashCrTransCur>AED</ExpdCashCrTransCur>

<ExpdCashCrTransAmt>100</ExpdCashCrTransAmt>

<ExpdNCashCrTransCur>AED</ExpdNCashCrTransCur>

<ExpdNCashCrTransAmt>500</ExpdNCashCrTransAmt>

<MnthNCashCrTurnOvrPer>5</MnthNCashCrTurnOvrPer>

<MnthCashCrTurnOvrPer>10</MnthCashCrTurnOvrPer>

<PEP>LPEP</PEP>

</KYCDetails>

<OECDDet>

<CityOfBirth>dfad</CityOfBirth>

<CountryOfBirth>adfaf</CountryOfBirth>

<CRSUnDocFlg>adfaf</CRSUnDocFlg>

<CRSUndocFlgReason>adfaf</CRSUndocFlgReason>

<ReporCntryDet>

<CntryOfTaxRes>dfad</CntryOfTaxRes>

<TINNumber>adfaf</TINNumber>

<NoTINReason>dfad</NoTINReason>

<MiscellaneousID>adfaf</MiscellaneousID>

</ReporCntryDet>

</OECDDet>

</RtlAddnlDet>

  </CustomerDetailsUpdateReq>

</EE\_EAI\_MESSAGE>

Sample Request2:

**To Verify CIF details**

<EE\_EAI\_MESSAGE>

   <EE\_EAI\_HEADER>

      <MsgFormat>CUSTOMER\_UPDATE\_REQ</MsgFormat>

      <MsgVersion>001</MsgVersion>

      <RequestorChannelId>CAS</RequestorChannelId>

      <RequestorUserId>RAKUSER</RequestorUserId>

      <RequestorLanguage>E</RequestorLanguage>

      <RequestorSecurityInfo>secure</RequestorSecurityInfo>

      <ReturnCode>911</ReturnCode>

      <ReturnDesc>Issuer Timed Out</ReturnDesc>

      <MessageId>Test\_CU\_0031</MessageId>

      <Extra1>REQ||SHELL.dfgJOHN</Extra1>

      <Extra2>2014-01-19T12:20:58.000+04:00</Extra2>

   </EE\_EAI\_HEADER>

   <CustomerDetailsUpdateReq>

      <BankId>RAK</BankId>

      <CIFId>0326407</CIFId>

      <RetCorpFlag>R</RetCorpFlag>

<ActionRequired>V</ActionRequired>

<VerifyCIF>

<Decision>Approve</Decision>

<Reason>Approve it</Reason>

</VerifyCIF>  </CustomerDetailsUpdateReq>

</EE\_EAI\_MESSAGE>

### Response Description

| **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 |
|  |  |  |  |

Sample Response

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

<EE\_EAI\_MESSAGE>

   <EE\_EAI\_HEADER>

      <MsgFormat>CUSTOMER\_UPDATE\_REQ</MsgFormat>

      <MsgVersion>001</MsgVersion>

      <RequestorChannelId>CAS</RequestorChannelId>

      <RequestorUserId>RAKUSER</RequestorUserId>

      <RequestorLanguage>E</RequestorLanguage>

      <RequestorSecurityInfo>secure</RequestorSecurityInfo>

      <ReturnCode>0000</ReturnCode>

      <ReturnDesc>Successful</ReturnDesc>

      <MessageId>Test\_CU\_0031</MessageId>

      <Extra1>REP||SHELL.dfgJOHN</Extra1>

      <Extra2>2014-01-19T12:20:58.000+04:00</Extra2>

   </EE\_EAI\_HEADER>

   <CustomerDetailsUpdateRes>

     <BankId>RAK</BankId>

      <CIFId>0326407</CIFId>

      <Status>S</Status>

      <Message>SUCCESS</Message>

   </CustomerDetailsUpdateRes>

</EE\_EAI\_MESSAGE>

### Interface Parameters

None