

Intellect QCBS – CRC API/Message Specification

Version 1.0

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Revision History

Version No.	Description of Changes	Done By	Reviewed By	Date
1.0	Initial Version	F.Aziz Ahamed	Jabamani	30/11/2023

Acronyms and Glossary of Terms

QCBS	Quantum Core Banking System
API	Application Programming Interface
CRC	Credit Registration Center
NUIB	Bank Unique Identification Number
GL	General Ledger
NUIT	Unique Tax Identification Number
REST	Representational State Transfer
NUCE	Central Unique Number from CRC
COA	Chart of Accounts
EOD	End of the Day
PAD	Product Adoption Document
ICD	Interface Control Document
JSON	Java Script Object Notation
ACCP	Accepted
RJCT	Reject
ICSF	Credit Institutions and Financial Companies



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1. Objective.

The objective of this document is to elaborate the APIs exposed by Quantum Central Banking system, which enables the external systems of the financial institution to consume these services seamlessly for integrating the respective business process. The JSON messages used in this document can be transmitted through MQ communication

2. Target Audience

The audience of this document will be the:

1. Information Technology Division

It is assumed that the target audience is familiar with the Banking Operations.

3. Scope

The API specification and the templates are detailed for the respective APIs/Messages



4. API Specification

4.1 API Protocol

APIs will be published as stateless REST web service over HTTP/HTTPS.

Below table depicts the URI pattern to be used while defining API end points:

API URI	<i>https://{domain-name}/{namespace}/v{version number}/{resource}/{resource-id}/{sub-resource}/{sub-resource-id}</i>	
HTTP Method	POST	To submit the instructions to QCBS
	GET	To fetch the information from QCBS
Content Type	application/JSON	
URL Description		
https	All API will be published through HTTPS channel only.	
domain-name	Domain name of API gateway	

4.2 API/FILE Messages Summary

The following table summarizes the list of APIs,

SL. No.	Description	Message Type
1	Credit Master Data	REST API (Synchronize Response) Excel format
2	Credit Operation	REST API (Synchronize Response) Excel format
3	Warranties	REST API (Synchronize Response) Excel format
4	Credit Guarantee	REST API (Synchronize Response) Excel format
5	Fetch CRC data by providing NUIB	REST API (Synchronize Response)

4.3 API Templates/File Format

4.3.1 API Synchronize response

4.3.1.1 API Response Message Format

The below format will be used for Synchronize response for all post API.

Response Header:

Bearer Token	OAUTH 2.0 and JWT
Cache-Control	Optional no-store (don't cache the results by default for all GET)

No	Field	Type	Size	M/O	Description
	responseMessage	Loop		CM	Looping Multiple errors in case of failure
1	subResponseMessage	String	250	M	Reason Description
2	subResponseCode	String	15	M	Error Code
	responseMessage	End Loop			
3	Msg_Id	String	25	M	Same Format as specified in the request
4	responseCode	String	15	M	"0" – Success "1" – Failure

M-Mandatory, O-Optional



4.3.1.2 API Response Sample Message

```
"responseMessage":
{
  "Msg_Id": "BANK130112023123045120001",
  "responseCode": "0"
}

{
  "responseMessage":
  [
    {
      "subResponseMessage": "Invalid NUIB",
      "subResponseCode": "CB00016821"
    }
  ],
  "Msg_Id": "BANK130112023123045120001",
  "responseCode": "1"
}
```

4.3.2 Credit Master Data

API can be invoked by the Commercial bank to update the Credit Data per NUIB on daily basis. The below JSON format can be used for this purpose,

4.3.2.1 Request End Point

The format for request is depicted in following table:

URI	<i>https://domain-name/credit/v1/{masterData}/{submit}</i>
Content-Type	application/JSON
Method	POST
Charset Formatting	UTF-8
Bearer Token	OAuth2 and JWT
URRN	This can be Msg_id mentioned in message
Security	OID/OAuth2 Compliance

4.3.2.2 Request Message Format

No.	Field	Type	Size	M/O	Description
1	MSG_ID	String	25	M	Format: Char(5) – Bank Code + Char (8) – YYYYMMDD + Char (8) – Hour(HH), Minute(MN24), Second (SS), Millisecond (MI) + Number (4) – Sequence number Example: BANK120231130123045120001
2	CRED_MAST_NUIB	String	15	M	Unique Bank Customer Identification
3	CRED_MAST_COUNTERCD	String	6	M	Square where the branch is located
4	CRED_MAST_REFERENCE	String	25	M	Identification number or Credit Reference
5	CRED_MAST_CLIE_TYPE	String	1	M	E-Exporter, N-Non Exporter, under the terms of Notice no. 16/GBM/2013, December 31 st .
6	CRED_MAST_SCOPE	String	1	M	1-Social Policy, 2-Special Line, 3-Commercial
7	CRED_MAST_CLIE_ENTITY	String	1	M	C-Correlated, N-Non Correlated Notice no. 16/GBM/2007, March 30 th .



8	CRED_MAST_PRODUCT	String	250	M	Internal Designation of the Institution
9	CRED_MAST_AMORT_TYP	String	3	M	Type of Loan Repayment (SLA-Constant Capital, FIA-Constant Installment, BUL-Single Payment, OUT-Other
10	CRED_MAST_TYPE	String	3	M	Modality according to Annexure I
11	CRED_MAST_PURP	String	1	M	Purpose of the Operation Annexure II
12	CRED_MAST_AMTREQ	String	25	M	Amount Requested
13	CRED_MAST_AMTAPPR	String	25	M	Amount Approved
14	CRED_MAST_CUR	String	3	M	ISO Currency Code
15	CRED_MAST_HIRE_DATE	Date	10	M	Date of Credit Contract (YYYY-MM-DD)
16	CRED_MAST_DISB_DATE	Date	10	M	Date of Disbursement/Use according to type of transaction (YYYY-MM-DD)
17	CRED_MAST_PYMT_DATE	Date	10	M	Date Agreed for Payment of first installment of Principal (YYYY-MM-DD)
18	CRED_MAST_ACCP_PRD	Number	5	M	Number of Days until the start of the countdown for loan repayment
19	CRED_MAST_MAT_DATE	Date	10	M	Maturity Date of the Credit Facility (YYYY-MM-DD)
20	CRED_MAST_NO_INSTMT	Number	5	M	Number of Payments (Installments) agreed for full repayment of Credit
21	CRED_MAST_REFUND_FREQ	String	1	M	1-Weekly, 2-Fortnightly, 3-Monthly, 4-Quarterly, 5-Quarterly, 6-Half-yearly, 7-Annual, 8-Irregular
22	CRED_MAST_INTRATE_TYPE	String	1	M	1-Fixed, 2-Variable
23	CRED_MAST_SUBC_COMMISSION	String	25	M	Amount of Commission for Subscription credit
24	CRED_MAST_REF_INTRATE	String	1	M	1-MIMO, 2-Prime Rate, 3-FPC, 4-Libor, 5-Other
25	CRED_MAST_TRF_OPR	String	25	O	To be filled in if the operation has been transferred to/from another entity, indicating the credit reference of the transferring entity.
26	CRED_MAST_LINK_OPR	String	1	M	1-Yes, 2-No
27	CRED_MAST_PLACE_USE	String	10	M	Locality Code according to INI or Country Code if used abroad
28	CRED_MAST_SRC_FUND	String	1	M	P-Own, C-Consigned, M-Mixed
29	CRED_MAST_RESRC_PERC	Number	3	C	If it is M-Mixed, then fill in the percentage value and consigned resources
30	CRED_MAST_INITCONT_REF	String	250	O	Initial contract references separated by a semicolon (;). Situation resulting from the restructuring, refinancing, loss recovery or enforcement of a signature credit

M-Mandatory, O-Optional

4.3.2.3 Credit Master Sample Message

```
{
  "MSG_ID": "BANK130112023123045120001",
  "CRED_MAST_NUIB": "160000000298942",
  "CRED_MAST_COUNTERCD": "XXXXXXXXXMMMAABB",
  "CRED_MAST_REFERENCE": "202100000017602",
  "CRED_MAST_CLIE_TYPE": "N",
  "CRED_MAST_SCOPE": "1",
  "CRED_MAST_CLIE_ENTITY": "C",
  "CRED_MAST_PRODUCT": "TEXTO TEXTO",
  "CRED_MAST_AMORT_TYP": "SLA",
  "CRED_MAST_TYPE": "103",
  "CRED_MAST_PURP": "102",
  "CRED_MAST_AMTREQ": "20.651,00",
  "CRED_MAST_AMTAPPR": "20.651,00",
  "CRED_MAST_CUR": "MZN",
  "CRED_MAST_HIRE_DATE": "2023-11-10",
  "CRED_MAST_DISB_DATE": "2023-11-20",
```



```
"CRED_MAST_PYMT_DATE": "2023-12-20",  
"CRED_MAST_ACCP_PRD": "1",  
"CRED_MAST_MAT_DATE": "2026.12.20",  
"CRED_MAST_NO_INSTMT": "36",  
"CRED_MAST_REFUND_FREQ": "3",  
"CRED_MAST_INTRATE_TYPE": "1",  
"CRED_MAST_SUBC_COMM": "10.000,00",  
"CRED_MAST_REF_INTRATE": "1"  
"CRED_MAST_TRF_OPR": ""  
"CRED_MAST_LINK_OPR": "N"  
"CRED_MAST_PLACE_USE": "1000000000",  
"CRED_MAST_SRC_FUND": "P",  
"CRED_MAST_RESRC_PERC": "",  
"CRED_MAST_INITCONT_REF": "",  
}
```

4.3.3 Credit Operations

API can be invoked by the Commercial bank to update the Credit Operations. The below JSON format can be used for this purpose,

4.3.3.1 Request End Point

The format for request is depicted in following table:

URI	<i>https://domain-name/credit/v1/{operations}/{submit}</i>
Content-Type	application/JSON
Method	POST
Charset Formatting	UTF-8
Bearer Token	OAuth2 and JWT
URRN	This can be Msg_id mentioned in message
Security	OID/OAuth2 Compliance

4.3.3.2 Request Message Format

No.	Field	Type	Size	M/O	Description
1	MSG_ID	String	25	M	Format: Char(5) – Bank Code + Char (8) – YYYYDDMM + Char (8) – Hour(HH), Minute(MN24), Second (SS), Millisecond (MI) + Number (4) – Sequence number Example: BANK120231130123045120001
2	CRED_OPR_NUIB	String	15	M	Unique Bank Customer Identification
3	CRED_OPR_REFERENCE	String	25	M	Identification number or Credit Reference
4	CRED_OPR_STATUS	String	3	M	REG-Regular, VEN-Expired
5	CRED_OPR_RENEG_LITG	String	3	M	RES-Restructured, REF-Refunded, CON-Litigation, REC-Recovered from Loss, ABA-Withdrawn from Assets
6	CRED_OPR_RENOGLITG_DATE	DATE	10	M	Effective Date of Renegotiation or Entry into litigation (YYYY-MM-DD)
7	CRED_OPR_TOT_DISB	String	25	O	Amount Disbursed or used according to the modality
8	CRED_OPR_OUT_CAPITAL	String	25	M	Amount of Credit owed for credit for disbursement or value of bills/guarantees issues
9	CRED_OPR_OVERDURE_CAP	String	25	M	Overdue Capital Balance
10	CRED_OPR_ACCR_INTR	String	25	M	Interest due (Accumulated interest not yet paid)
11	CRED_OPR_ACCR_INTRARRE	String	25	M	Accrued interest on arrears
12	CRED_OPR_INST_VALUE	String	25	M	Fixed amount of capital or interest to be paid
13	CRED_OPR_REF_INTRATE	String	15	M	Indicative interest rate, to 4 decimal places



14	CRED_OPR_EFF_INTRATE	String	15	M	Annual percentage of the interest rate agreed at the time of disbursement, or the commission to be charged if the loan is off-balance sheet
15	CRED_OPR_LATE_INTRATE	String	15	M	Effective Interest rate charged on loans in arrears, to 4 decimal places
16	CRED_OPR_START_DELAY	Date	10	O	Date on which the delay in payments begins, i.e. the first day on which the installment falls due and is not paid (null if the claim is not in arrears) (YYYY-MM-DD)
17	CRED_OPR_NOF_LATEDAYS	Number	5	M	Number of Days the credit is overdue (zero if the credit is not in arrears)
18	CRED_OPR_NOF_OVDINST	Number	5	M	Number of installment in arrears (zero if the loan is not in arrears)
19	CRED_OPR_VAL_PROV	String	25	M	Calculated value of the minimum regulatory provision, under the terms of notice no. 16/GBM/2013, of December 31
20	CRED_OPR_IMP_VAL	String	25	M	Amount of impairment recognized for credit losses, according to the institution's internal models

M-Mandatory, O-Optional

4.3.3.3 Credit Operation Sample Message

```
{
  "MSG_ID": "BANK120231130123045120002",
  "CRED_OPR_NUIB": "160000000298942",
  "CRED_OPR_REFERENCE": "202100000017602",
  "CRED_OPR_STATUS": "REG",
  "CRED_OPR_RENEG_LITG": "RES",
  "CRED_OPR_RENOGLITG_DATE": "2023-11-10",
  "CRED_OPR_TOT_DISB": "20.651,00",
  "CRED_OPR_OUT_CAPITAL": "15.651,00",
  "CRED_OPR_OVERDURE_CAP": "2.651,00",
  "CRED_OPR_ACCR_INTR": "12.651,00",
  "CRED_OPR_ACCR_INTRARRE": "12.651,00",
  "CRED_OPR_INST_VALUE": "22.34,00",
  "CRED_OPR_REF_INTRATE": "9,75",
  "CRED_OPR_EFF_INTRATE": "9,80",
  "CRED_OPR_LATE_INTRATE": "10.45",
  "CRED_OPR_START_DELAY": "2023-11-10",
  "CRED_OPR_NOF_LATEDAYS": "23",
  "CRED_OPR_NOF_OVDINST": "45",
  "CRED_OPR_VAL_PROV": "22.34,00",
  "CRED_OPR_IMP_VAL": "22.34,00",
}
```

4.3.4 Warrantees

API can be invoked by the Commercial bank to update the Warrantees details. The below JSON format can be used for this purpose,

4.3.4.1 Request End Point

The format for request is depicted in following table:

URI	<i>https://domain-name/credit/v1/{warrantees}/{submit}</i>
Content-Type	application/JSON
Method	POST
Charset Formatting	UTF-8
Bearer Token	OAuth2 and JWT
URRN	This can be Msg_id mentioned in message
Security	OID/OAuth2 Compliance



4.3.4.2 Request Message Format

No.	Field	Type	Size	M/O	Description
1	MSG_ID	String	25	M	Format: Char(5) – Bank Code + Char (8) – YYYYMMDD + Char (8) – Hour(HH), Minute(MN24), Second (SS), Millisecond (MI) + Number (4) – Sequence number Example: BANK120231130123045120001
2	CRED_WARR_NUIB	String	15	M	Unique Identification number of the guarantee holder
3	CRED_WARR_REFERENCE	String	25	M	Warrantee Reference at the remitting bank
4	CRED_WARR_TYPE	String	3	M	According to Annex III
5	CRED_WARR_DESC	String	250	M	Warrantee Description
6	CRED_WARR_CUR	String	3	M	Warrantee Currency
7	CRED_WARR_AMOUNT	String	25	M	Guarantee Value
8	CRED_WARR_EVAL_DATE	Date	10	M	Date of the last valuation of the guarantee, not applicable subject to valuation (YYYY-MM-DD)

M-Mandatory, O-Optional

4.3.4.3 Warrantees Sample Message

```
{  
  "MSG_ID": "BANK120231130123045120003",  
  "CRED_WARR_NUIB": "160000000298944",  
  "CRED_WARR_REFERENCE": "202100000017444",  
  "CRED_WARR_TYPE": "1",  
  "CRED_WARR_DESC": "Building",  
  "CRED_WARR_CUR": "MZN",  
  "CRED_WARR_AMOUNT": "15.651,00",  
  "CRED_WARR_EVAL_DATE": "2023-11-10",  
}
```

4.3.5 Credit Guarantees

API can be invoked by the Commercial bank to update the Credit Guarantees. The below JSON format can be used for this purpose,

4.3.5.1 Request End Point

The format for request is depicted in following table:

URI	<i>https://domain-name/credit/v1/{guarantees}/{submit}</i>
Content-Type	application/JSON
Method	POST
Charset Formatting	UTF-8
Bearer Token	OAuth2 and JWT
URRN	This can be Msg_id mentioned in message
Security	OID/OAuth2 Compliance

4.3.5.2 Request Message Format

No.	Field	Type	Size	M/O	Description
1	MSG_ID	String	25	M	Format: Char(5) – Bank Code + Char (8) – YYYYMMDD + Char (8) – Hour(HH), Minute(MN24), Second (SS), Millisecond (MI) + Number (4) – Sequence number Example: BANK120231130123045120001



3	CRED_GUAR_REFERENCE	String	25	M	Identification number or credit reference
4	CRED_GUAR_WARRREF	String	25	M	Guarantee reference at the remitting bank
5	CRED_GUAR_VAL	String	25	M	Value of the guarantee assigned to the credit
6	CRED_GUAR_STATUS	String	1	M	A-Active, D-Deactive
7	CRED_GUAR_SITU_DATE	String	10	M	Warranty status date (YYYY-MM-DD)

M-Mandatory, O-Optional

4.3.5.3 Guarantees Sample Message

```
{
  "MSG_ID": "BANK120231130123045120003",
  "CRED_GUAR_REFERENCE": "202100000017444",
  "CRED_GUAR_WARRREF": "202100000017333",
  "CRED_GUAR_VAL": "15.651,00",
  "CRED_GUAR_STATUS": "A",
  "CRED_GUAR_SITU_DATE": "2023-11-30",
}
```

4.3.6 Fetch Customer Status

API can be invoked by the Commercial bank to fetch the Customer CRC data by passing NUIB and date of Birth as Mandatory. The below JSON format can be used for this purpose,

4.3.6.1 Request End Point

The format for request is depicted in following table:

URI	https://domain-name/credit/v1/{getCustomerCreditDetails}
Content-Type	application/JSON
Method	GET
Charset Formatting	UTF-8
URL Parameter (action)	?CUSTNAME=<<Customer Name>> - Optional ?NUIB=<<NUIB of Customer>> - Mandatory ?NUCE=<<NUCE of Customer>> - Optional ?NUIT=<<NUIT of Customer>> - Optional ?DOB=<<Date of Birth (YYYY-MM-DD)>> - Mandatory
Bearer Token	OAuth 2.0 and JWT
Security	OID/OAuth2 Compliance

4.3.2.2 Status Response Message Format

Response Header:

Bearer Token	OAuth 2.0 and JWT
Cache-Control	Optional no-store (don't cache the results by default for all GET)

No.	Field	Type	Size	M/O	Description
	responseMessage	Loop		CM	Looping Multiple errors in case of failure
1	subResponseMessage	String	250	M	Reason Description
2	subResponseCode	String	15	M	Error Code
	responseMessage	End Loop			
3	responseCode	String	15	M	"0" – Success "1" – Failure
4	CUST_NUIB	String	11	M	Unique Bank Customer Identification Number
5	CUST_NAME	String	180	O	Customer Name
6	CUST_NUCE	String	15	O	Central Unique Number
7	CUST_NUIT	String	9	O	Single Tax Identification Number



8	CUSTOMER_TYPE	String	1	M	1-Single Customer, 2-Collective Customer
9	CUST_GENDER	String	1	CM	1-Male, 2-Female (Applicable only if Customer Type =1)
10	CUST_NATIONALITY	String	2	M	ISO Code of Country
11	CUST_PLACE_RESIDENCE	String	15	M	Locality Code according to National Statistical Institute (INE). Required field for Mozambican nationality.
12	CUST_CECSP_STATUS	String	15	O	Derived from the CECSP module. Status of the customer maintained in CECSP.
13	CUST_NUM_OCCUR	String	2	O	Derived from the CECSP Module
	DOC_DTLS	Loop		O	Document Details in Loop
14	DOC_TYPE	String	2	M	Document Type such as PP-Passport, V-Voter Id
15	DOC_NUM	String	30	M	Document number for the select document type
	DOC_DTLS	End Loop			
	CRED_DTLS	Loop		M	Credit Details in Loop
16	CRED_BANK_NAME	String	100	M	Name of the Bank
17	CRED_BANK_CODE	String	5	M	Bank Code
18	CRED_REF	String	25	M	Credit Reference Number
19	CRED_TYPE	String	3	M	Modality according to Annexure I
20	CRED_OPER_STATUS	String	3	M	REG-Regular, VEN-Expired
21	CRED_CUST_NUM	String	25	M	Customer Number
22	CRED_CONT_DATE	String	10	M	Date of Credit Contract (YYYY-MM-DD)
23	CRED_DISB_AMT	String	25	M	Will be the amount used when it comes to overdrafts, current account credit and credit card.
24	CRED_MATU_DATE	String	10	M	Credit maturity date (YYYY-MM-DD)
25	CRED_DEBIT_CAP_BAL	String	25	M	Debit Capital Balance
26	CRED_DELAY_START_DATE	String	10	CM	Date on which the payment delay starts, ie, the first day on which the installment is due and not paid (null if the credit is not in arrears). (YYYY-MM-DD)
27	CRED_PROV_AMT	String	25	M	Provision Amount
28	CRED_IMPAIRMT_AMT	String	25	M	Impairment amount consisting of credit losses
29	CRED_RENOGOT_LITIGATION	String	3	M	Any one of the below values: RES -restructured REF -refinanced CON -Litigation REC - Recovered from loss ABA - Write-off of Assets
30	CRED_STATUS_DATE	String	10	M	Situation Date (YYYY-MM-DD)
	CRED_GUARANTEES	Loop		O	Guarantee Details in Loop
31	CRED_GUAR_REFERENCE	String	25	M	Identification number or credit reference
32	CRED_GUAR_WARRREF	String	25	M	Guarantee reference at the remitting bank
33	CRED_GUAR_VAL	String	25	M	Value of the guarantee assigned to the credit
34	CRED_GUAR_STATUS	String	1	M	A-Active, D-Deactive
35	CRED_GUAR_SITU_DATE	String	10	M	Warranty status date (YYYY-MM-DD)
	CRED_WARRANTEES	Loop		O	Warrantee Details in Loop
36	CRED_WARR_REFERENCE	String	25	M	Warrantee Reference at the remitting bank
37	CRED_WARR_TYPE	String	3	M	According to Annex III
38	CRED_WARR_DESC	String	250	M	Warrantee Description
39	CRED_WARR_CUR	String	3	M	Warrantee Currency
40	CRED_WARR_AMOUNT	String	25	M	Guarantee Value
41	CRED_WARR_EVAL_DATE	Date	10	M	Date of the last valuation of the guarantee, not applicable subject to valuation (YYYY-MM-DD)
	CRED_WARRANTEES	End Loop			
	CRED_GUARANTEES	End Loop			



	CRED_DTLS	End Loop			
	CRED_DTLS_OTH_INST	Loop		O	Credit Details in other Institution in Loop
42	CREDOTH_REF	String	25	M	Credit Reference Number
43	CREDOTH_TYPE	String	3	M	Modality according to Annexure I
44	CREDOTH_OPER_STATUS	String	3	M	REG-Regular, VEN-Expired
45	CREDOTH_DEBIT_CAP_BAL	String	25	M	Debit Capital Balance
46	CREDOTH_DISB_AMT	String	25	M	Will be the amount used when it comes to overdrafts, current account credit and credit card.
47	CREDOTH_PROV_AMT	String	25	M	Provision Amount
48	CREDOTH_IMPAIRMT_AMT	String	25	M	Impairment amount consisting of credit losses
49	CREDOTH_RENEGOT_LITIGATION	String	3	M	Any one of the below values: RES -restructured REF -refinanced CON -Litigation REC - Recovered from loss ABA - Write-off of Assets
50	CREDOTH_STATUS_DATE	String	10	M	Situation Date (YYYY-MM-DD)
	CRED_DTLS_OTH_INST	End Loop			

M-Mandatory, O-Optional

4.3.2.3 Status Response Sample Message

```
"responseMessage":
{
  "CUST_NUIB": "160000000298942",
  "CUST_NAME": "John",
  "CUST_NUCE": "887444634",
  "CUST_NUIT": "111000111",
  "CUSTOMER_TYPE": "1",
  "CUST_GENDER": "1",
  "CUST_NATIONALITY": "MZ",
  "CUST_PLACE_RESIDENCE": "MOZ",
  "CUST_CECSP_STATUS": "Primary",
  "CUST_NUM_OCCUR": "2",
  "DOC_DTLS": [
    {
      "DOC_TYPE": "PP",
      "DOC_NUM": "J4701839E",
    }
  ],
  "CRED_DTLS": [
    {
      "CRED_BANK_NAME": "Bank of Mozambique",
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    }
  ],
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ICD Name: CRC API/Message Specification			
Signed & Acknowledged:			
Name	Institution / Designation	Signature	Date



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