Oracle® FCCM Know Your Customer Cloud Service
Using KYC Risk Assessment API

Release 24.05.01

F98095-02

May 2024

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F98095-02

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Preface

Using Know Your Customer API introduces information sources that can help you use the Oracle Financial Services Know Your Customer Cloud Service (OFS KYC CS) API.

Audience

This document is intended for users who are responsible for provisioning and activating Oracle FCCM Know Your Customer Cloud Service or for adding other users who would manage the services, or for users who want to develop Oracle Cloud applications.

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- Community: Use https://community.oracle.com/customerconnect/ to get information from experts at Oracle, the partner community, and other users.

- Training: Take courses on Oracle Cloud from https://education.oracle.com/oracle-cloud-learning-subscriptions.

Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
italic	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
`monospace`	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

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1
About the REST APIs

This section provides Oracle REST APIs to view data stored in Oracle FCCM KYC Cloud Service. A REST API (also known as RESTful API) is an application programming interface (API or web API) that conforms to the constraints of REST architectural style and allows for interaction with RESTful web services.

Oracle Know Your Customer Cloud Service provides a Representational State Transfer (REST) API to perform user tasks in an automated manner. The REST API is an application-programming interface that provides a simplified way to exchange data through HTTPS requests from a client to the server. In REST APIs, a resource is an object with a type, associated data, and relationships to other resources. You can use a set of HTTPS methods to access each resource.

Resources are organized in a hierarchical structure that enables:

- Better organization by grouping related data so that you can efficiently customize the resources.
- Improved performance by using a single HTTPS request to handle multiple resources.

Know Your Customer REST APIs

Real-Time KYC Risk Assessment

This REST API is used to execute Real-time KYC Risk Assessment.

- **Method**: POST
- **Path**: `/kycob-prospect-service/prospect/v1/add`

Get Real-Time KYC Prospect Feedback by Request ID

This REST API is used to get KYC Prospect Feedback by request ID.

- **Method**: GET
- **Path**: `/kycob-prospect-service/prospect/v1/getFeedbackByRequestID/{requestID}`

2
Getting Started

This section describes how to get start the API request in the KYC Cloud Service.

Topics:

- Prerequisites
- Authentication
- Supported Methods
- Supported Headers
- Status Code

2.1 Prerequisites

- Access to Know Your Customer (KYC) cloud service.
- Appropriate user privileges to access the services.
- Technical and functional knowledge to understand and execute the REST APIs and configuration knowledge.
- Knowledge of REST concepts, JSON, browser-based REST client.
- Knowledge of an interactive and automatic tool for verifying the APIs such as Postman.

Obtain Account Information

The account creation e-mail from Oracle contains the identity domain name for the Oracle Know Your Customer Cloud instance. If you do not have this information, then contact your service administrator.

2.2 Authentication

Ensure that you have the appropriate log-in credentials for accessing the Oracle FCCM Know Your Customer cloud service, and the appropriate role for creating, managing, and deleting service instances.

2.2.1 Getting Authentication

To get authentication, follow these steps:

1. Log in to **Admin Console**. For more information, see Admin Console.
2. Go to **Component Details** and click **AUTH** tab. The Client ID and Client Password details are displayed.
3. Copy **Client ID** and **Client Password**.
4. Open **Postman** or relevant API tools. Select **POST** method and paste the URL: `https://ip:port/oauth2/v1/token`.

> **✎ Note:**
>
> Replace `ip:port` with tenant URL or domain name.

5. Click the **Authorization** tab. Go to the **Type** field and select **Basic Auth** from the drop-down list. The User name and Password fields are displayed.

6. Enter the User Name and Password that you have copied in Step 3.

7. Go to the **Body** tab. Select request format as: **x-www-form-urlencoded**.

8. Enter the KEY and Value fields as mentioned in the following table.

Table 2-1   Key and Value Details

Key	Value
grant_type	client_credentials
scope	urn:opc:idm:__myscopes__

9. Click the **Header** tab. The Header details are displayed.

10. Enter the details as mentioned in the following table.

Table 2-2   Key and Value Details for Header

Key	Value
Postman-Token	client_credentials
scope	urn:opc:idm:__myscopes__
Content-Type	application/x-www-form-urlencoded
Content-Length	<calculated when request is sent>
Host	<calculated when request is sent>
User-Agent	PostmanRuntime/7.28.0
Accept	*/*
Accept-Encoding	gzip,deflate,br
Connection	keep-alive

11. Click **Send**. An Authorization token is generated in the **Response** body. For example, `<eyJ4NXQjUzI1NiI6Ikk3cWxndm1Kal...>`

    This authentication key is valid for a stipulated time.

12. Copy only the Authorization token details.

2.2.2 Executing Real-Time KYC Risk Assessment Request

To execute Real-Time KYC Risk Assessment request, follow these steps:

1. Open **Postman** or relevant tool.

2. Copy only the Authorization token that you got from the previous request.

3. Go to **Header** tab.

4. Enter KEY as a **Authentication** and Description as a **bearer** (Authorization token) `<eyJ4NXQjUzI1NiI6Ikk3cWxndm1Kal...>`.

5. Send a request using the **POST** method. The request must be in the following format:

- **HTTPS Link**: `https://hostname:port/api`.

- **Path**: `/kycob-prospect-service/prospect/v1/add`

You will get a response as an integer value (for example, "requestId": 141) which has to be passed in the Get KYC Prospect Feedback API {requestID}. For more information, see the Executing Get Real-Time KYC Prospect Feedback by Request ID section.

2.2.3 Executing Get Real-Time KYC Prospect Feedback by Request ID

To execute Get Real-Time KYC Prospect Feedback by Request ID, follow these steps:

1. Open **Postman** or relevant tool.

2. Copy only the Authorization token in the previous request.

3. Go to **Header**.

4. Enter KEY as a **Authentication** and Description as a bearer (Authorization token) `<eyJ4NXQjUzI1NiI6Ikk3cWxndm1Kal...>`.

5. Send a request using the **GET** method. The request must be in the following format:

   - **HTTPS Link**: https://hostname:port/api.

   - **Path**: `kycob-prospect-service/prospect/v1/getFeedbackByRequestID/{requestID}`

   You will get a response as KYC Prospect Feedback for the particular request ID.

2.3 Supported Methods

The supported methods are:

- **GET**: Retrieve information about the service instance.

- **POST**: Create, scale, backup, start, and stop the service instance.

- **PUT**: Update the service instance.

Media Types

The **application/json** media type is supported by the Oracle Know Your Customer Cloud REST API.

2.4 Supported Headers

The REST API supports headers that may be passed in the header section of an HTTPS request or response.

The following table provides information about supported headers.

Table 2-3   Supported Headers

Headers	Description	Example
Content-Type	The media type of the body of the request. Required for POST and PUT requests, and the supported types vary with each endpoint.	Content-Type: application/json
Accept	The media type of the body of the response.	Accept: application/json

Table 2-3   (Cont.) Supported Headers

Headers	Description	Example
X-ID-TENANT-NAME	The identity domain name of the service used for authentication.	X-ID-TENANT-NAME: ExampleIdentityDomain

2.5 Status Code

When you call the Oracle Know Your Customer Cloud REST resources, the Response header returns one of the standard HTTPS status codes.

Table 2-4   Status Code

HTTP Status Code	Description
200 OK	The request was successfully completed. A 200 status is returned for a successful GET or POST method.
201 Created	The request has been fulfilled and resulted in a new resource being created. The response includes a Location header containing the canonical URI for the newly created resource. A 201 status is returned from a synchronous resource creation or an asynchronous resource creation that completed before the response was returned.
202 Accepted	The request has been accepted for processing, but the processing has not been completed. The request may or may not eventually be acted upon, as it may be disallowed at the time processing actually takes place. When specifying an asynchronous (__detached=true) resource creation (for example, when deploying an application), or update (for example, when redeploying an application), a 202 is returned if the operation is still in progress. If __detached=false, a 202 may be returned if the underlying operation does not complete in a reasonable amount of time.
400 Bad Request	The request could not be processed because it contains missing or invalid information (such as, a validation error on an input field, a missing required value, and so on).
401 Unauthorized	The request is not authorized. The authentication credentials included with this request are missing or invalid.
403 Forbidden	The user cannot be authenticated. The user does not have authorization to perform this request.
404 Not Found	The request includes a resource URI that does not exist.
405 Method Not Allowed	The HTTP verb specified in the request (DELETE, GET, POST, PUT) is not supported for this request URI.
406 Not Acceptable	The resource identified by this request is not capable of generating a representation corresponding to one of the media types in the Accept header of the request. For example, the client's Accept header request XML be returned, but the resource can only return JSON.
409 Conflict	The client???s ContentType header is not correct (for example, the client attempts to send the request in XML, but the resource can only accept JSON).
415 Not Acceptable	The client's ContentType header is not correct (for example, the client attempts to send the request in XML, but the resource can only accept JSON).

Table 2-4   (Cont.) Status Code

HTTP Status Code	Description
500 Internal Server Error	The server encountered an unexpected condition that prevented it from fulfilling the request.
503 Service Unavailable	The server is unable to handle the request due to temporary overloading or maintenance of the server. The REST web application is not currently running.

3
Real-Time KYC Risk Assessment (Individual)

Topics:

- Using Real-Time KYC Risk Assessment
- Using Real-Time KYC Prospect Feedback

3.1 Using Real-Time KYC Risk Assessment

This section describes end point details, execution, request and response sample JSON file for Real-Time KYC Risk Assessment.

Topics:

- End Point Details
- Executing Real-Time KYC Risk Assessment
- Real-Time KYC Risk Assessment Parameters
- Request and Response JSON Sample

3.1.1 End Point Details

This REST API is used to execute Real-time KYC Risk Assessment.

- **HTTPS Link**: `https://<hostname>:<port>/kycob-prospect-service/prospect/v1/add`
- **Method**: POST
- **Content-Type**: Application/JSON

3.1.2 Executing Real-Time KYC Risk Assessment

To execute Real-time KYC Risk Assessment, follow these steps:

1. Open **Postman** or relevant tool.
2. Copy only the Authorization token that you got from the Authentication request.
3. Go to **Header**.
4. Enter KEY as **Authorization** and Description as **bearer** (Authorization token)`<eyJ4NXQjUzI1NiI6Ikk3cWxndm1Kal...>`.
5. Send a request using the **POST** method. The request must be in the following format:

    - **HTTPS Link**: `https://hostname:port/api`.
    - **Path**: `/kycob-prospect-service/prospect/v1/add`

    You will get a response as an integer value (for example, `Application ID"`: `"IND282021", "Request ID": 28`) which has to be passed in the GET Real-time KYC Prospect Feedback API {requestID}. For more information, see the Using Real-Time KYC Prospect Feedback section.

3.1.3 Real-Time KYC Risk Assessment Parameters

This section describes request and response for JSON parameters.

Request JSON Parameters

> **✏ Note:**
>
> The Data Type of the **Account Type** and **Type Of Account Opening** parameters are updated from String to **Array**.

The following table provides the list of parameters for request JSON.

Table 3-1   Request JSON Parameters

Parameter	Value Type	Description
Application ID	String	Unique Application ID generated by the onboarding system for each request. **Note**: This parameter is mandatory.
Request User ID	String	The person/process (ID/Name) who is sending the onboarding request to KYC system. **Note**: This parameter is mandatory.
Account Opening Jurisdiction	String	The jurisdiction where account is opened. **Note**: This parameter is mandatory.
Relationship Team Code	String	The unique relationship code of the team. **Note**: This parameter is mandatory.
Business Domain	String	The corresponding business domain of the applicant. **Note**: This parameter is mandatory.
Data Origin	String	Captures source system details responsible for onboarding requests.
SynchAPIFlag	String	To invoke the API synchronous or asynchronous manner. The output of the onboarding API changes based on the SynchAPIFlag. The expected values are Y or N. If the field is not provided, the value will be considered N.

Table 3-2   Request JSON Parameters for Prospect

Parameter	Value Type	Description
Application ID	String	Unique identification of the applicant that needs to process. **Note**: This parameter is mandatory.
Prospect Jurisdiction	String	The jurisdiction of the prospect.
Primary Prospect Flag	String	The flag indicates prospect as primary. Format - Y, N. **Note**: This parameter is mandatory.
Prospect Type	String	The type of the prospect. **Note**: This parameter is mandatory.

Table 3-2   (Cont.) Request JSON Parameters for Prospect

Parameter	Value Type	Description
First name	String	Captures the first name of the prospect. **Note**: This parameter is mandatory.
Middle name	String	Captures the middle name of the prospect.
Last name	String	Captures the last name of the prospect. **Note**: This parameter is mandatory.
Name Suffix	String	Captures the name suffix of the prospect.
Title	String	Captures any titles of the prospect.
Alias	String Array	Captures all aliases of the prospect. Can hold multiple aliases.
Display Name	String	Captures the display name of the prospect. **Note**: This parameter is mandatory.
Date of Birth	String	Date of birth of an individual. Format -DD/MM/YYYY. **Note**: This parameter is mandatory.
SSN/TIN	String	Social Security Number or Tax Identification Number. **Note**: This parameter is mandatory.
Age	Number	Captures the age of the prospect.
Gender	String	Gender of the prospect.
Marital Status	String	Captures the marital status of the prospect.
Number Of Dependents	String	Captures the number of the dependents of the prospect.
Primary Citizenship	String Array	Primary citizenship of the prospect. This field can hold multiple values.
Secondary Citizenship	String Array	Secondary citizenship of the prospect. This field can hold multiple values.
Citizenship Status	String	Captures the citizenship status of the prospect.
Country Of Birth	String	Country of birth of the prospect.
Country Of Residence	String Array	Country of residence of the candidate.
Customer Segment	String Array	Refers to the customer segment for the applicant (e.g. Retail Banking - Individual, Priority Banking, SME, Corporate Banking, Wealth Management etc,)
Source Of Wealth	String Array	Captures the self-reported source of wealth of the prospect.
Occupation	String Array	Captures the occupation of the prospect.
Job Title	String	Captures the job title of the prospect. For example, where the prospect is employed.
Employment Type	String	Captures the employment type of the prospect. For example, student, employed, or retired
Employment Status	String	Captures the employment type of the prospect. For example, student, employed, or retired.
Employer Name	String	Name of the prospect's employer.
Employer Industry	String	Industry of the prospect's employer.
Is Linked to related party who is PEP	String	Flag indicating if any of the related applicant is a PEP (Y/N)

Table 3-2   (Cont.) Request JSON Parameters for Prospect

Parameter	Value Type	Description
Expected to Transact with high Risk Country	String	Flag to indicate if the applicant is expected to transact with a pre-defined high risk country (Y/N)
Is National of Sanctioned Country Flag	String	Flag indicating if primary or any of the secondary applicants is national of a Sanctioned country (Y/N).
Retirement Year	Number	The retirement age of the prospect. Format : YYYY
CIP Verified Status	String	The Customer Identification Procedures (CIP) status of the prospect.
CIP Exempt Flag	String	The flag indicates if this prospect can be exempted from identity verification.
CIP Verified Flag	String	The flag indicates whether identity verification is done.
PEP Flag	String Array	The flag indicates whether this prospect is politically exposed person (PEP).
Family PEP Flag	String	The flag indicates whether this prospect belongs to a politically exposed person (PEP) family.
Existing Internal ID	String	Prospect identifier who is an existing customer of the institution.
Account Type	Array	The account type of the prospect.
Type Of Account Opening	Array	The account opening method of the prospect.
Length Of Relationship	Number	Risk associated with the length of relationship a prospect has with the bank or FI.
Industry	String	Industry of the prospect's employer.
Address Purpose Code	String	Purpose or usage of the address provided by the prospect. For example, Mailing Address or Business Address. **Note**: This parameter is mandatory.
Building Number	String	Building number of the prospect's address.
Building Name	String	Building name of the prospect's address.
Street	String	The street name of the prospect's address.
Street Line 1	String	The street lane of the prospect's address. **Note**: This parameter is mandatory.
Street Line 2	String	The street lane of the prospect's address.
Street Line 3	String	The street lane of the prospect's address.
Street Line 4	String	The street lane of the prospect's address.
Street Line 5	String	The street lane of the prospect's address.
Street Line 6	String	The street lane of the prospect's address.
Area	String	The area of the prospect's address.
City	String	The city of the prospect's address. **Note**: This parameter is mandatory.
State	String	The state of the prospect's address.
Region	String	The region of the prospect's address. **Note**: This parameter is mandatory.
Country	String	The country of the prospect's address. **Note**: This parameter is mandatory.

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Table 3-2   (Cont.) Request JSON Parameters for Prospect

Parameter	Value Type	Description
Postal Code	String	The postal of the prospect's address. **Note**: This parameter is mandatory.
Relationship Type	String	The relationship of the prospect with country. **Note**: This field is required only if Country parameter is provided.
Country	String	The country of the prospect. **Note**: This field is required only if Country parameter is provided.
Credit Rating	String	Rating for the prospect as issued by the credit rating source. **Note**: This field is required only if Credit Rating parameter is provided.
Credit Rating Source	String	Rating source for the prospect as issued by the credit rating source. **Note**: This field is required only if Credit Rating parameter is provided.
Credit Rating Score	Number	Credit rating score for the prospect as issued by the credit rating source.
Email Purpose	String	The purpose of email used for.
Email Sequence Number	String	The email sequence number.
Email Address	String	The email address of the prospect. **Note**: This parameter is mandatory.
Stated Total Annual Income Base	Number	The stated total annual income base of the prospect.
Stated Total Liquid Net Worth Base	Number	The stated total liquid net worth base of the prospect.
Income Currency	String	The income currency used by the prospect.
Stated Total Net Worth Base	Number	The stated total net worth base of the prospect.
Stated Annual Proportion of Cash Transaction	Number	Percentage Value indicating the proportion of annual cash transaction amount compared to overall annual transaction amount (e.g., 25%, 40%, etc.)
Phone Purpose	String	The purpose of the phone used for. **Note**: This field is required only if Phone parameter is provided.
Phone Sequence Number	String	The phone sequence number. **Note**: This field is required only if Phone parameter is provided.
Country Code Of Phone Number	String	The country code of phone number. **Note**: This field is required only if Phone parameter is provided.
Phone Number	String	The prospect's phone number. **Note**: This field is required only if Phone parameter is provided.
Phone Extension	String	The extension of the phone number.
Document Purpose	String	The purpose of document. **Note**: This field is required only if Document parameter is provided.

Table 3-2   (Cont.) Request JSON Parameters for Prospect

Parameter	Value Type	Description
Document Number	String	The unique number of document. **Note**: This field is required only if Document parameter is provided.
Document Name	String	The name of the document. **Note**: This field is required only if Document parameter is provided.
Machine Readable Zone 1	String	The machine readable zone 1 of the document which is provided as a reference for identity verification.
Machine Readable Zone 2	String	The machine readable zone 2 of the document which is provided as a reference for identity verification.
Issuing District	String	The document issuing district.
Issuing Province	String	The document issuing province.
Issuing City	String	The document issuing city.
Issuing State	String	The document issuing state.
Issuing County	String	The document issuing country.
Issuing Date	String	The document issuing date. Format:DD/MM/YYYY
Expiry Date	String	The document expiry date.
Issuing Authority	String	The document issuing authority.
Relationship Code	String	The relationship the beneficial owner/related party has with the primary prospect. For example, Director, beneficial Trustee, and so on. **Note**: This field is required if Primary Prospect Flag is "N".
Relationship Effective Date	String	The relationship effective date. Format:DD/MM/YYYY
Relationship Expiration Date	String	The relationship expiry date. Format:DD/MM/YYYY

Response JSON Parameters

This section provides the list of parameters for response JSON.

The following parameter explains the Response field for `/kycob-prospect-service/prospect/v1/add`

The following table (response) is applicable only if **SynchAPIFlag=N**.

Table 3-3   Response JSON Parameters

Parameter	Value Type	Description
Application ID	String	Unique application ID, For example, "APP18948970808" **Note**: This parameter is mandatory.
Request ID	Integer	System generated unique request identification number. For example, "254697908"l. **Note**: This parameter is mandatory.

The following table (response) is applicable only if **SynchAPIFlag=Y**.

Table 3-4   Response JSON Parameters

Parameter	Value Type	Description
Request ID	String	Request ID generated for an individual. **Note**: This parameter is mandatory.
Status	String	The status of the request whether successful or failure. **Note**: This parameter is mandatory.
Case ID	String	The unique case identification if case is created in Case Investigation service. For example, "CA1004"
Application ID	String	The unique application identification. **Note**: This parameter is mandatory.
Onboarding Flag	String	Indicates onboarding flag whether Yes or No. KYC decision to onboard or reject the prospect. For example, "N" **Note**: If the process failure, this is not mandatory. This parameter is mandatory.
Risk Assessment ID	String	System generated unique risk assessment unique number. For example, "144" **Note**: If the process failure, this is not mandatory. This parameter is mandatory.
Applicant ID	String	Unique applicant ID. For example, "TUDEU45688" **Note**: If the process failure, this is not mandatory. This parameter is mandatory.
Risk Score	String	KYC risk score for the primary/non-primary prospect. For example,"84" **Note**: If the process failure, this is not mandatory. This parameter is mandatory.
Risk Category	String	KYC risk category for the primary/non-primary prospect. For example,"HIGH" **Note**: If the process failure, this is not mandatory. This parameter is mandatory.

3.1.4 Request and Response JSON Sample

This section contains a request JSON sample for the onboarding JSON. The entries in this sample are only for reference purposes.

Request JSON Sample

Sample

```
{
  "Application ID":"103",
  "Request User ID":"176",
  "Data Origin": "KYC Onboarding DEV",
  "Account Opening Jurisdiction":"AMEA",
  "Business Domain":"GEN",
  "SynchAPIFlag":"Y",
  "Relationship Team Code":"INV",
  "Prospect": [
  {
      "Applicant ID":"APP5",
      "Primary Prospect Flag":"Y",
      "Prospect Type":"IND",
```

```
    "First Name":"MAHRI",
    "Middle Name":"Mohamed Ben",
    "Last Name":"Ahmed",
    "Name Suffix":"Jr",
    "Title":"Mr",
    "Alias": ["My laden Company"],
    "Display Name":"My laden Company",
    "Date Of Birth":"02/02/20",
    "SSN/TIN":"123456",
    "Age": 0,
    "Gender":"M",
    "Marital Status":"MA",
    "Number Of Dependents": 5,
    "Primary Citizenship": "USA",
    "Secondary Citizenship": ["TO","USA"],
    "Citizenship Status":"C",
    "Country Of Birth":"Spn",
    "Country Of Residence": ["TO","USA"],
    "Customer Segment":["CLB","RLB"],
    "Source Of Wealth": ["KD","MA"],
    "Occupation": ["AGR"],
    "Job Title":"CEO",
    "Employment Type":"Official",
    "Employment Status":"EMP",
    "Employer Name":"Jeni Inc",
    "Employer Industry":"Casino",
  "Expected to Transact with High Risk Country":"Y",

    "Is Linked to related party who is PEP":"Y",

    "Is National of Sanctioned Country Flag":"Y",


    "Retirement Year": "",
    "CIP Verified Status":"CIPV",
    "CIP Exempt Flag":"N",
    "CIP Verified Flag":"A",
    "PEP Flag": ["Y"],
    "Family PEP Flag":"Y",
    "Existing Internal ID":"",
    "Account Type":["SA","CH"],
    "Type Of Account Opening":["OFF","ON"],
    "Length Of Relationship": 50,
    "Industry":["INS", "OG", "APR" ],
    "Address": [
      {
        "Address Purpose Code":"B",
        "Building Number":"123",
        "Building Name":"ATLAS TOWER",
        "Street":"JAMAL ABDUD NASIR RD.",
        "Street Line 1":"JAMAL RD.",
        "Street Line 2":"ABDUD RD.",
        "Street Line 3":"NASIR RD.",
        "Street Line 4":"JAMAL ABDUD RD.",
        "Street Line 5":"ABDUD NASIR RD.",
        "Street Line 6":"JAMAL NASIR RD.",
```

```
          "Area":"North",
          "City":"Bangalore",
          "State":"Karnataka",
          "Region":"Karnataka",
          "Country":"BM",
          "Postal Code":"560066"
        }
      ],
      "Country": [
        {
          "Relationship Type":"C",
          "Country":"AE"
        }
      ],
      "Credit Rating": [
        {
          "Credit Rating":"AAA",
          "Credit Rating Source":"MOODY",
          "Credit Rating Score": 580
        }
      ],
      "Email Address": [
        {
          "Email Purpose":"P",
          "Email Sequence Number": 1,
          "Email Address":"jamal@yahoo.co.in"
        }
      ],
      "Financials":{
            "Stated Total Annual Income Base": "1000.234",
            "Stated Total Liquid Net Worth Base": "1222",
            "Income Currency":"USD",
            "Stated Total Net Worth Base": "1222.098",

            "Stated Annual Proportion of Cash Transaction":"0.78"
      },
      "Phone": [
        {
          "Phone Purpose":"B",
          "Phone Sequence Number": 1,
          "Country Code Of Phone Number":"001",
          "Phone Number":"9878798-9877-9876",
          "Phone Extension":"621"
        }
      ],
      "Identification Document": [
        {
          "Document Purpose":"CID",
          "Document Number":"12",
          "Document Name":"1234",
          "Machine Readable Zone
1":"P<UTOERIKSSON<<ANNA<MARIA<<<<<<<<<<<<<<<<<<<",
          "Machine Readable Zone
2":"L898902C<3UTO6908061F9406236ZE184226B<<<<<14",
          "Issuing District":"Phil",
          "Issuing Province":"North",
```

```
        "Issuing City":"California",
        "Issuing State":"Kansas",
        "Issuing County":"Texas",
        "Issuing Country":"USA",
        "Issuing Date":"01/01/2020",
        "Expiry Date":"01/01/2099",
        "Issuing Authority":"Passport Office"
      }
    ]
  }
]
}
```

Response JSON Sample

If SynchAPIFlag is N or not provided, this is the Response Sample JSON.

Sample

```
{

    "Application ID": "IND282021",

    "Request ID": 28

}
```

If SynchAPIFlag is Y, then this the Response Sample JSON.

Sample

```
{

    "Status": "SUCCESSFUL",

    "Case ID": "CA756",

    "Application ID": "IND282021",

    "Onboarding Flag": "N",

    "Request ID": 28,

    "Risk Assessments": [

        {

            "Risk Assessment ID": 42,

            "Applicant ID": "IND282021",

            "Risk Assessment Score": "84",

            "Risk Assessment Category": "High",
```

```
            },

            {

                "Risk Assessment ID": 41,

                "Applicant ID": "IND282022",

                "Risk Assessment Score": "20",

                "Risk Assessment Category": "Low",

            }

        ]

    }
```

3.2 Using Real-Time KYC Prospect Feedback

This section describes end point details, execution, request and response sample JSON file for Real-Time KYC Prospect Feedback.

Topics:

- End Point Details
- Executing Real-Time KYC Prospect Feedback
- Real-Time KYC Prospect Feedback Parameters
- Request and Response JSON Sample

3.2.1 End Point Details

This REST API is used to execute Real-time KYC Prospect Feedback by Request ID.

- **HTTPS Link**: `https://<hostname>:<port>/kycob-prospect-service/prospect/v1/getFeedbackByRequestID/{requestID}`
- **Method**: GET
- **Content-Type**: Application/JSON

3.2.2 Executing Real-Time KYC Prospect Feedback

To execute Real-Time KYC Prospect Feedback, follow these steps:

1. Open **Postman** or relevant tool.

2. Copy only the Authorization token that you got from the Authentication request.

3. Go to **Header** tab.

4. Enter KEY as **Authorization** and Description as **bearer** (Authorization token)`<eyJ4NXQjUzI1NiI6Ikk3cWxndm1Kal...>`.

5. Send a request using the **GET** method. The request must be in the following format:

- **HTTPS Link**: `https://hostname:port/api.`

- **Path**: `/kycob-prospect-service/prospect/v1/getFeedbackByRequestID/`
`{requestID}`

Use the request ID generated in Executing Real-Time KYC Risk Assessment. You will get a response as Real-time KYC Prospect Feedback for the particular request ID.

3.2.3 Real-Time KYC Prospect Feedback Parameters

This section describes request and response parameters.

Request Parameters

The following table explains the Response field for csxe-real-time / execute Real-Time.

Table 3-5   Request Parameters

Parameter	Value Type	Description
Request ID	Integer	System generated unique request identification number. For example, "254697908"I.

Response Parameters

The following list explains the Response fields for individual - `/kycob-prospect-service/prospect/v1/getFeedbackByRequestID/{requestID}`

Table 3-6   Response Parameters

Parameter	Value Type	Description
Request ID	String	Request ID generated for an individual.
Status	String	The status of the request whether successful or failure.
Case ID	String	The unique case identification if case is created in Case Investigation service. For example, "CA1004".
Application ID	String	The unique application identification.
Onboarding Flag	String	Indicates onboarding flag whether Yes or No. KYC decision to onboard or reject the prospect. For example, "N". **Note**: If the process is failure, this parameter is not mandatory.
Risk Assessment ID	String	System generated unique risk assessment unique number. For example, "144". **Note**: If the process is failure, this parameter is not mandatory.
Applicant ID	String	Unique applicant ID. For example, "TUDEU45688". **Note**: If the process is failure, this parameter is not mandatory.
Risk Assessment Score	String	KYC risk Assessment score for the primary/non-primary prospect. For example,"84". **Note**: If the process is failure, this parameter is not mandatory.

Table 3-6   (Cont.) Response Parameters

Parameter	Value Type	Description
Risk Assessment Category	String	KYC risk Assessment category for the primary/non-primary prospect. For example,"HIGH". **Note**: If the process is failure, this parameter is not mandatory.

3.2.4 Request and Response JSON Sample

This section contains the sample JSON for request and response.

Request JSON Sample

Sample

```
,

    "Request ID": 28

}
```

Response JSON Sample

Sample

```
{

    "Status": "SUCCESSFUL",

    "Case ID": "CA756",

    "Application ID": "IND282021",

    "Onboarding Flag": "N",

    "Request ID": 28,

    "Risk Assessments": [

        {

            "Risk Assessment ID": 42,

            "Applicant ID": "IND282021",

            "Risk Assessment Score": "84",

            "Risk Assessment Category": "High",


        },
```

```
        {

            "Risk Assessment ID": 41,

            "Applicant ID": "IND282022",

            "Risk Assessment Score": "20",

            "Risk Assessment Category": "Low",

        }

    ]

}
```

4

Real-Time KYC Risk Assessment (Legal Entity)

Topics:

- Using Real-Time KYC Risk Assessment
- Using Real-Time KYC Prospect Feedback

4.1 Using Real-Time KYC Risk Assessment

This section describes end point details, execution, request and response sample JSON file for Real-Time KYC Risk Assessment.

Topics:

- End Point Details
- Executing Real-Time KYC Risk Assessment
- Real-Time KYC Risk Assessment Parameters
- Request and Response JSON Sample

4.1.1 End Point Details

This REST API is used to execute Real-time KYC Risk Assessment.

- **HTTPS Link**: `https://<hostname>:<port>/kycob-prospect-service/prospect/v1/add`
- **Method**: POST
- **Content-Type**: Application/JSON

4.1.2 Executing Real-Time KYC Risk Assessment

To execute Real-time KYC Risk Assessment, follow these steps:

1. Open **Postman** or relevant tool.

2. Copy only the Authorization token that you got from the Authentication request.

3. Go to **Header** tab.

4. Enter KEY as **Authorization** and Description as **bearer** (Authorization token)`<eyJ4NXQjUzI1NiI6Ikk3cWxndm1Kal...>`.

5. Send a request using the **POST** method. The request must be in the following format:

   - **HTTPS Link**: `https://hostname:port/api`.

   - **Path**: `/kycob-prospect-service/prospect/v1/add`

   You will get a response as an integer value (for example, `Application ID": "LE282021"`, `"Request ID": 28`) which has to be passed in the GET Real-time KYC Prospect Feedback

API {requestID}. For more information, see the Using Real-Time KYC Prospect Feedback section.

4.1.3 Real-Time KYC Risk Assessment Parameters

This section describes request and response for JSON parameters.

Request JSON Parameters

> **Note:**
>
> The Data Type of the **Account Type** and **Type Of Account Opening** parameters are updated from String to **Array**.

The following table provides the list of parameters for request JSON.

Table 4-1   Request JSON Parameters

Parameter	Value Type	Description
Application ID	String	Unique Application ID generated by the onboarding system for each request. **Note**: This parameter is mandatory.
Request User ID	String	The person/process (ID/Name) who is sending the onboarding request to KYC system. **Note**: This parameter is mandatory.
Account Opening Jurisdiction	String	The jurisdiction where account is opened. **Note**: This parameter is mandatory.
Relationship Team Code	String	The unique relationship code of the team. **Note**: This parameter is mandatory.
Business Domain	String	The corresponding business domain of the applicant. **Note**: This parameter is mandatory.
Data Origin	String	Captures source system details responsible for onboarding requests.
SynchAPIFlag	String	To invoke the API synchronous or asynchronous manner. The output of the onboarding API changes based on the SynchAPIFlag. The expected values are Y or N. If the field is not provided, the value will be considered N.

Table 4-2   Request JSON Parameters for Prospect

Parameter	Value Type	Description
Application ID	String	Unique identification of the applicant that needs to process. **Note**: This parameter is mandatory.
Prospect Jurisdiction	String	The jurisdiction of the prospect.
Primary Prospect Flag	String	The flag indicates prospect as primary. Format - Y, N. **Note**: This parameter is mandatory.
Prospect Type	String	The type of the prospect. **Note**: This parameter is mandatory.

Table 4-2   (Cont.) Request JSON Parameters for Prospect

Parameter	Value Type	Description
Display Name	String	Captures the display name of the prospect. **Note**: This parameter is mandatory.
SSN/TIN	String	Social Security Number or Tax Identification Number. **Note**: This parameter is mandatory.
Organization Name	String	The name of the organization.
Organization Legal Structure	String	The legal structure of the organization.
Customer Segment	String Array	Refers to the customer segment for the applicant (e.g. Retail Banking - Individual, Priority Banking, SME, Corporate Banking, Wealth Management etc,)
Country Of Incorporation	String	The country in which organization is incorporated.
Country Of Taxation	String	The country where organization pays its primary tax.
Date Of Incorporation	String	The date on which the organization is incorporated.
Is Linked to related party who is PEP	String	Flag indicating if any of the related applicant is a PEP (Y/N).
Expected to Transact with high Risk Country	String	Flag to indicate if the applicant is expected to transact with a pre-defined high risk country (Y/N).
Is National of Sanctioned Country Flag	String	Flag indicating if primary or any of the secondary applicants is national of a Sanctioned country (Y/N).
Region Company Is Licensed To Operate In	String Array	The value indicates where the company is licensed to operate in a jurisdiction (like a Special Economic Zone, Mainland).
NAICS Code	String Array	The code of North American Industry Classification System.
Website URL	String	The website URL of the organization.
Public Or Private	String	The organization is private or public.
Industry	String Array	The industry to which the organization belongs to.
CIP Verified Status	String	The Customer Identification Procedures (CIP) status of the prospect.
CIP Exempt Flag	String	The flag indicates if this prospect can be exempted from identity verification.
CIP Verified Flag	String	The flag indicates whether identity verification is done.
PEP Flag	String Array	The flag indicates whether this prospect is politically exposed person (PEP).
Family PEP Flag	String	The flag indicates whether this prospect belongs to a politically exposed person (PEP) family.
Existing Internal ID	String	Prospect identifier who is an existing customer of the institution.
Account Type	Array	The account type of the prospect.
Type Of Account Opening	Array	The account opening method of the prospect.
Length Of Relationship	Number	Risk associated with the length of relationship a prospect has with the bank or FI.
Industry	String	Industry of the prospect's employer.

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Table 4-2   (Cont.) Request JSON Parameters for Prospect

Parameter	Value Type	Description
Address Purpose Code	String	Purpose or usage of the address provided by the prospect. For example, Mailing Address or Business Address. **Note**: This parameter is mandatory.
Building Number	String	Building number of the prospect's address.
Building Name	String	Building name of the prospect's address.
Street	String	The street name of the prospect's address.
Street Line 1	String	The street lane of the prospect's address. **Note**: This parameter is mandatory.
Street Line 2	String	The street lane of the prospect's address.
Street Line 3	String	The street lane of the prospect's address.
Street Line 4	String	The street lane of the prospect's address.
Street Line 5	String	The street lane of the prospect's address.
Street Line 6	String	The street lane of the prospect's address.
Area	String	The area of the prospect's address.
City	String	The city of the prospect's address. **Note**: This parameter is mandatory.
State	String	The state of the prospect's address.
Region	String	The region of the prospect's address. **Note**: This parameter is mandatory.
Country	String	The country of the prospect's address. **Note**: This parameter is mandatory.
Postal Code	String	The postal of the prospect's address. **Note**: This parameter is mandatory.
Relationship Type	String	The relationship of the prospect with country. **Note**: This field is required only if Country parameter is provided.
Country	String	The country of the prospect. **Note**: This field is required only if Country parameter is provided.
Credit Rating	String	Rating for the prospect as issued by the credit rating source. **Note**: This field is required only if Credit Rating parameter is provided.
Credit Rating Source	String	Rating source for the prospect as issued by the credit rating source. **Note**: This field is required only if Credit Rating parameter is provided.
Credit Rating Score	Number	Credit rating score for the prospect as issued by the credit rating source.
Email Purpose	String	The purpose of email used for.
Email Sequence Number	String	The email sequence number.
Email Address	String	The email address of the prospect. **Note**: This parameter is mandatory.
Stated Total Liquid Net Worth Base	Number	The stated total liquid net worth base of the prospect.
Income Currency	String	The income currency used by the prospect.

Table 4-2   (Cont.) Request JSON Parameters for Prospect

Parameter	Value Type	Description
Stated Total Net Worth Base	Number	The stated total net worth base of the prospect.
Stated Total Annual Turnover	Number	Total declared turnover amount for a legal entity.
Stated Annual Proportion of Cash Transaction	Number	Percentage Value indicating the proportion of annual cash transaction amount compared to overall annual transaction amount (e.g., 25%, 40%, etc.)
Market Served	String	The number of market days served by this organization. **Note**: This field is required only if Market Served parameter is provided.
Service Effective Date	String	Effective Date of the market served by this organization. **Note**: This field is required only if Market Served parameter is provided.
Service Expiration Date	String	Expiry Date of the market served by this organization. **Note**: This field is required only if Market Served parameter is provided. It is Applicable to Financial Institutions only.
Phone Purpose	String	The purpose of the phone used for. **Note**: This field is required only if Phone parameter is provided.
Phone Sequence Number	String	The phone sequence number. **Note**: This field is required only if Phone parameter is provided.
Country Code Of Phone Number	String	The country code of phone number. **Note**: This field is required only if Phone parameter is provided.
Phone Number	String	The prospect's phone number. **Note**: This field is required only if Phone parameter is provided.
Phone Extension	String	The extension of the phone number.
Document Purpose	String	The purpose of document. **Note**: This field is required only if Document parameter is provided.
Document Number	String	The unique number of document. **Note**: This field is required only if Document parameter is provided.
Document Name	String	The name of the document. **Note**: This field is required only if Document parameter is provided.
Machine Readable Zone 1	String	The machine readable zone 1 of the document which is provided as a reference for identity verification.
Machine Readable Zone 2	String	The machine readable zone 2 of the document which is provided as a reference for identity verification.
Issuing District	String	The document issuing district.
Issuing Province	String	The document issuing province.
Issuing City	String	The document issuing city.
Issuing State	String	The document issuing state.
Issuing County	String	The document issuing country.

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Table 4-2   (Cont.) Request JSON Parameters for Prospect

Parameter	Value Type	Description
Issuing Date	String	The document issuing date. Format: DD/MM/YYYY
Expiry Date	String	The document expiry date.
Issuing Authority	String	The document issuing authority.
Beneficial Owner Controlling Flag	String	Flag indicating if the beneficial owner has controlling role over the decisions of the organization. This can accept only Y or N.
Percentage Ownership	Number	The percentage of the equity/ownership held by a beneficial owner.
Relationship Code	String	The relationship the beneficial owner/related party has with the primary prospect. For example, Director, beneficial Trustee, and so on. **Note**: This field is required if Primary Prospect Flag is "N".
Relationship Effective Date	String	The relationship effective date. Format: DD/MM/YYYY
Relationship Expiration Date	String	The relationship expiry date. Format: DD/MM/YYYY

Response JSON Parameters

This section provides the list of parameters for response JSON.

The following parameter explains the Response field for `/kycob-prospect-service/prospect/v1/add`

The following table (response) is applicable only if **SynchAPIFlag=N**.

Table 4-3   Response JSON Parameters

Parameter	Value Type	Description
Application ID	String	Unique application ID, For example, "APP18948970808". **Note**: This parameter is mandatory.
Request ID	Integer	System generated unique request identification number. For example, "254697908"l. **Note**: This parameter is mandatory.

The following table (response) is applicable only if **SynchAPIFlag=Y**.

Table 4-4   Response JSON Parameters

Parameter	Value Type	Description
Request ID	String	Request ID generated for an individual. **Note**: This parameter is mandatory.
Status	String	The status of the request whether successful or failure. **Note**: This parameter is mandatory.
Case ID	String	The unique case identification if case is created in Case Investigation service. For example, "CA1004"
Application ID	String	The unique application identification. **Note**: This parameter is mandatory.

Table 4-4   (Cont.) Response JSON Parameters

Parameter	Value Type	Description
Onboarding Flag	String	Indicates onboarding flag whether Yes or No. KYC decision to onboard or reject the prospect. For example, "N" **Note**: If the process failure, this is not mandatory. This parameter is mandatory.
Risk Assessment ID	String	System generated unique risk assessment unique number. For example, "144" **Note**: If the process failure, this is not mandatory. This parameter is mandatory.
Applicant ID	String	Unique applicant ID. For example, "TUDEU45688" **Note**: If the process failure, this is not mandatory. This parameter is mandatory.
Risk Score	String	KYC risk score for the primary/non-primary prospect. For example,"84". **Note**: If the process failure, this is not mandatory. This parameter is mandatory.
Risk Category	String	KYC risk category for the primary/non-primary prospect. For example,"HIGH". **Note**: If the process failure, this is not mandatory. This parameter is mandatory.

4.1.4 Request and Response JSON Sample

This section contains a request JSON sample for the onboarding JSON. The entries in this sample are only for reference purposes.

Request JSON Sample

Sample

```
{
  "Application ID":"103",
  "Request User ID":"176",
  "Data Origin": "KYC Onboarding DEV",
  "Account Opening Jurisdiction":"AMEA",
  "Business Domain":"GEN",
  "SynchAPIFlag":"Y",
  "Relationship Team Code":"INV",
  "Prospect": [
  {
      "Applicant ID":"APP5",
      "Primary Prospect Flag":"Y",
      "Prospect Type":"ORG",
      "First Name":"MAHRI",
      "Middle Name":"Mohamed Ben",
      "Last Name":"Ahmed",
      "Name Suffix":"Jr",
      "Title":"Mr",
      "Alias": ["My laden Company"],
      "Display Name":"My laden Company",
      "Date Of Birth":"02/02/20",
```

"SSN/TIN":"123456",
"Age": 0,
"Gender":"M",
"Marital Status":"MA",
"Number Of Dependents": 5,
"Primary Citizenship": "USA",
"Secondary Citizenship": ["TO","USA"],
"Citizenship Status":"C",
"Country Of Birth":"Spn",
"Country Of Residence": ["TO","USA"],
"Customer Segment":["CLB","RLB"],
"Country Of Taxation":["USA"],
"Country Of Incorporation":"TO",
"Source Of Wealth": ["KD","MA"],
"Occupation": ["AGR"],
"Job Title":"CEO",
"Employment Type":"Official",
"Employment Status":"EMP",
"Employer Name":"Jeni Inc",
"Employer Industry":"Casino",

"Expected to Transact with High Risk Country":"Y",

"Is Linked to related party who is PEP":"Y",

"Is National of Sanctioned Country Flag":"Y",

"Region Company Is Licensed To Operate In":["SEZ","MLND"],
"Retirement Year": "",
"CIP Verified Status":"CIPV",
"CIP Exempt Flag":"N",
"CIP Verified Flag":"A",
"PEP Flag": ["Y"],
"Family PEP Flag":"Y",
"Existing Internal ID":"",
"Account Type":["SA","CH"],
"Type Of Account Opening":["OFF","ON"],
"Length Of Relationship": 50,
"Industry":["INS", "OG", "APR"],
"Address": [
  {
    "Address Purpose Code":"B",
    "Building Number":"123",
    "Building Name":"ATLAS TOWER",
    "Street":"JAMAL ABDUD NASIR RD.",
    "Street Line 1":"JAMAL RD.",
    "Street Line 2":"ABDUD RD.",
    "Street Line 3":"NASIR RD.",
    "Street Line 4":"JAMAL ABDUD RD.",
    "Street Line 5":"ABDUD NASIR RD.",
    "Street Line 6":"JAMAL NASIR RD.",
    "Area":"North",
    "City":"Bangalore",
    "State":"Karnataka",
    "Region":"Karnataka",
    "Country":"BM",

```
        "Postal Code":"560066"
      }
    ],
    "Country": [
      {
        "Relationship Type":"C",
        "Country":"AE"
      }
    ],
    "Credit Rating": [
      {
        "Credit Rating":"AAA",
        "Credit Rating Source":"MOODY",
        "Credit Rating Score": 580
      }
    ],
    "Email Address": [
      {
        "Email Purpose":"P",
        "Email Sequence Number": 1,
        "Email Address":"jamal@yahoo.co.in"
      }
    ],
    "Financials":{
          "Stated Total Liquid Net Worth Base": "1222",
          "Income Currency":"USD",
          "Stated Total Net Worth Base": "1222.098",
          "Stated Total Annual Turnover":"1000000000000000000.23409876",

          "Stated Annual Proportion of Cash Transaction":"0.78"
    },
    "Phone": [
      {
        "Phone Purpose":"B",
        "Phone Sequence Number": 1,
        "Country Code Of Phone Number":"001",
        "Phone Number":"9878798-9877-9876",
        "Phone Extension":"621"
      }
    ],
    "Identification Document": [
      {
        "Document Purpose":"CID",
        "Document Number":"12",
        "Document Name":"1234",
        "Machine Readable Zone
1":"P<UTOERIKSSON<<ANNA<MARIA<<<<<<<<<<<<<<<<<<<",
          "Machine Readable Zone
2":"L898902C<3UTO6908061F9406236ZE184226B<<<<<14",
          "Issuing District":"Phil",
          "Issuing Province":"North",
          "Issuing City":"California",
          "Issuing State":"Kansas",
          "Issuing County":"Texas",
          "Issuing Country":"USA",
          "Issuing Date":"01/01/2020",
```

```
            "Expiry Date":"01/01/2099",
            "Issuing Authority":"Passport Office"
          }
        ]
      }
  ]
  }
```

Response JSON Sample

Sample

```
{

    "Application ID": "ApplicationID-EMEA",

    "Request ID": 208

}
```

4.2 Using Real-Time KYC Prospect Feedback

This section describes end point details, execution, request and response sample JSON file for Real-Time KYC Prospect Feedback.

Topics:

- End Point Details
- Executing Real-Time KYC Prospect Feedback
- Real-Time KYC Prospect Feedback Parameters
- Request and Response JSON Sample

4.2.1 End Point Details

This REST API is used to execute Real-time KYC Prospect Feedback by Request ID.

- **HTTPS Link**: `https://<hostname>:<port>/kycob-prospect-service/prospect/v1/getFeedbackByRequestID/{requestID}`
- **Method**: GET
- **Content-Type**: Application/JSON

4.2.2 Executing Real-Time KYC Prospect Feedback

To execute Real-Time KYC Prospect Feedback, follow these steps:

1. Open **Postman** or relevant tool.
2. Copy only the Authorization token that you got from the Authentication request.
3. Go to **Header** tab.
4. Enter KEY as **Authorization** and Description as **bearer** (Authorization token)`<eyJ4NXQjUzI1NiI6Ikk3cWxndm1Kal...>..`
5. Send a request using the **GET** method. The request must be in the following format:

- **HTTPS Link**: `https://hostname:port/api.`

- **Path**: `/kycob-prospect-service/prospect/v1/getFeedbackByRequestID/
{requestID}`

Use the request ID generated in Executing Real-Time KYC Risk Assessment. You will get a response as Real-time KYC Prospect Feedback for the particular request ID.

4.2.3 Real-Time KYC Prospect Feedback Parameters

This section describes request and response parameters.

Request Parameters

The following table explains the Response field for csxe-real-time / execute Real-Time.

Table 4-5   Request Parameters

Parameter	Value Type	Description
Request ID	Integer	System generated unique request identification number. For example, "254697908"I.

Response Parameters

The following list explains the Response fields for individual - `/kycob-prospect-service/
prospect/v1/getFeedbackByRequestID/{requestID}`

Table 4-6   Response Parameters

Parameter	Value Type	Description
Request ID	String	Request ID generated for an individual.
Status	String	The status of the request whether successful or failure.
Case ID	String	The unique case identification if case is created in Case Investigation service. For example, "CA1004".
Application ID	String	The unique application identification.
Onboarding Flag	String	Indicates onboarding flag whether Yes or No. KYC decision to onboard or reject the prospect. For example, "N". **Note**: If the process is failure, this parameter is not mandatory.
Risk Assessment ID	String	System generated unique risk assessment unique number. For example, "144". **Note**: If the process is failure, this parameter is not mandatory.
Applicant ID	String	Unique applicant ID. For example, "TUDEU45688". **Note**: If the process is failure, this parameter is not mandatory.
Risk Score	String	KYC risk score for the primary/non-primary prospect. For example,"84". **Note**: If the process is failure, this parameter is not mandatory.
Risk Category	String	KYC risk category for the primary/non-primary prospect. For example,"HIGH". **Note**: If the process is failure, this parameter is not mandatory.

4.2.4 Request and Response JSON Sample

This section contains the sample JSON for request and response.

Request JSON Sample

Sample

```
"Request ID": 28
```

Response JSON Sample

Sample

```
{

    "Status": "SUCCESSFUL",

    "Case ID": "CA5320",

    "Application ID": "ApplicationID-EMEA",

    "Onboarding Flag": "N",

    "Request ID": 208,

    "Risk Assessments": [

        {

            "Risk Assessment ID": 155,

            "Risk Assessment Category": "M",

            "Applicant ID": "ORG4",

            "Risk Assessment Score": 30

        },

        {

            "Risk Assessment ID": 156,

            "Risk Assessment Category": "H",

            "Applicant ID": "INDORG1",

            "Risk Assessment Score": 90

        }

    ]
```

```
    }
```

5
Feedback JSON

For every request JSON sent, a feedback response JSON is generated and stored in the database.

To view the JSON, an API call must be made.

The response has the following main elements:

- **Status**: This displays the status of the risk assessment creation.
- **Case ID**: This is a unique ID that is generated by the Enterprise Case Management (ECM) system when a case is created. Use this ID to search for the case in the Search Fields section. For more information, see Performing Real-Time Screening.
- **Application ID**: This is a unique ID that is generated after the onboarding JSON is sent to the onboarding service.
- **Onboarding Flag**: This is a flag that displays the recommended option to onboard the primary applicant or not.
- **Risk Assessment ID**: This field displays the risk assessment ID, based on the value of the **Perform KYC for only Primary Prospect** flag.

Samples of Feedback JSON

The following is a sample response JSON which is generated when a risk assessment is successfully created when **Onboarding Flag** is set to **N**.

Sample

```
{
"Status": "SUCCESSFUL",


"Case ID": "CA681",


"Application ID": "ApplicationID-2013A3PS342H",


"Onboarding Flag": "N",


"Request ID": 21,


"Risk Assessments": [{


"Risk Assessment ID": 21,


"Applicant ID": "Applicant-10002"
```

```
}, {

  "Risk Assessment ID": 22,  "Applicant ID": "Applicant-10001"

},

 {  "Risk Assessment ID": 23,  "Applicant ID": "Applicant-10003"

},

 {  "Risk Assessment ID": 24,  "Applicant ID": "Applicant-10004"

}]

 }
```

The following is a sample response JSON which is generated when a risk assessment is successfully created when **Onboarding Flag** is set to **Y**.

Sample

```
{

 "Status": "SUCCESSFUL",


"Application ID": "ApplicationID-2013A3PS342H",


"Onboarding Flag": "Y",


"Request ID": 21, "Risk Assessments":


[{

"Risk Assessment ID": 21, "Applicant ID": "Applicant-10002" },

{  "Risk Assessment ID": 22,  "Applicant ID": "Applicant-10001" },

{  "Risk Assessment ID": 23,  "Applicant ID": "Applicant-10003"},

{  "Risk Assessment ID": 24,  "Applicant ID": "Applicant-10004" }

]

}
```

The following is a sample response JSON which is generated when a risk assessment is not created.

Sample

{

"Status": "FAILED",

"Errors": [

{

"RESPONSECODE": 500,

"MESSAGE": "Failed : HTTP error code : 500",

"componentType": "BUSINESSCHECK",

"STATUS": "FAILED",

"STEP": "kycob-businesscheck-service/v1/EXECUTE",

"INPUTS": [{ "data": "{\"STATUS\":\"SUCCESS\",\"name\":\"Prospect\"}",

"name": "Prospect", "type": "PROSPECTJSON" }],

"componentName": "Business Check" }],

"Application ID": "ApplicationID-2013A3PS342H",

"Request ID": 31

}

6
Error and Response Codes

Response or error codes are generated after the JSON is posted.

Based on whether the request is successful or not, the applicable code is generated. As a part of the feedback process, any error which occurred in the prospect onboarding flow (authentication errors and database errors) are captured and reported. In case of any errors, the onboarding JSON must be resent after making corrections.

The following table has information on the response codes used.

Table 6-1   Response Codes

Response Status Codes	Status Description	Sample Response
200	The JSON is successfully posted.	`{ "RequestID": 1001, "applicationId": "CIF200050799" }`
401	The request is unauthorized (token is invalid).	`Authentication required`

Table 6-1   (Cont.) Response Codes

Response Status Codes	Status Description	Sample Response
400	1. The JSON structure is invalid or incorrect. 2. The mandatory elements are not provided in the onboarding JSON. 3. The data lengths of one or more attributes used in the JSON are invalid or incorrect. 4. More than one Applicant ID with the same value.	<pre>{

    "timestamp":
"2020-11-26T11:33:16.737+0000",

    "status": 400,

    "error": "Bad Request",

    "errors": [

        {

            "codes": [

"NotBlank.request.prospect[0].applicantID",

"NotBlank.request.prospect.applicantID",

"NotBlank.prospect[0].applicantID",

"NotBlank.prospect.applicantID",

                "NotBlank.applicantID",

                "NotBlank.java.lang.String",

                "NotBlank"

            ],

            "arguments": [

                {

                    "codes": [

"request.prospect[0].applicantID",

"prospect[0].applicantID"

                    ],</pre> |

Table 6-1   (Cont.) Response Codes

Response Status Codes	Status Description	Sample Response

```
                    "arguments": null,

                    "defaultMessage":
"prospect[0].applicantID",

                    "code":
"prospect[0].applicantID"

                }

            ],

            "defaultMessage": "must not be
blank",

            "objectName": "request",

            "field":
"prospect[0].applicantID",

            "rejectedValue": null,

            "bindingFailure": false,

            "code": "NotBlank"

        },

        {

            "codes": [

"NotBlank.request.prospect[0].displayName",

"NotBlank.request.prospect.displayName",

"NotBlank.prospect[0].displayName",

"NotBlank.prospect.displayName",

                "NotBlank.displayName",

                "NotBlank.java.lang.String",
```

Table 6-1   (Cont.) Response Codes

Response Status Codes	Status Description	Sample Response

```
                                    "NotBlank"

                                ],

                                "arguments": [

                                    {

                                        "codes": [

"request.prospect[0].displayName",

"prospect[0].displayName"

                                        ],

                                        "arguments": null,

                                        "defaultMessage":
"prospect[0].displayName",

                                        "code":
"prospect[0].displayName"

                                    }

                                ],

                                "defaultMessage": "must not be
blank",

                                "objectName": "request",

                                "field":
"prospect[0].displayName",

                                "rejectedValue": null,

                                "bindingFailure": false,

                                "code": "NotBlank"

                            },

                            {
```

Table 6-1   (Cont.) Response Codes

Response Status Codes	Status Description	Sample Response

```
                "codes": [

"AssertTrue.request.applicantIDUnique",

"AssertTrue.applicantIDUnique",

                    "AssertTrue.boolean",

                    "AssertTrue"

                ],

                "arguments": [

                    {

                        "codes": [

"request.applicantIDUnique",

                            "applicantIDUnique"

                        ],

                        "arguments": null,

                        "defaultMessage":
"applicantIDUnique",

                        "code":
"applicantIDUnique"

                    }

                ],

                "defaultMessage": "Applicant ID
should be unique in an application",

                "objectName": "request",

                "field": "applicantIDUnique",

                "rejectedValue": false,
```

Table 6-1   (Cont.) Response Codes

Response Status Codes	Status Description	Sample Response

		``
		                "bindingFailure": false,
		
		                "code": "AssertTrue"
		
		            }
		
		        ],
		
		    "message": "Validation failed for object='request'. Error count: 3",
		
		    "path": "/kycob-prospect-service/ prospect/v1/add"
		
		}
		``

Table 6-1   (Cont.) Response Codes

Response Status Codes	Status Description	Sample Response
400	There is no jurisdiction matched to a pipeline.	See code below
500	Server error	The server encountered an unexpected condition that prevented it from fulfilling the request.

```
{

    "errorField": "Account Opening
Jurisdiction",

    "errorMessage": "Pipeline Jobname not
configured for the given jurisdiction",

    "rejectedValue": "EMEA"

}

<html>

<head>

    <title>401 Authorization Required</title>

</head>

<body bgcolor="white">

    <center>

        <h1>401 Authorization Required</h1>

    </center>

    <hr>

    <center> </center>

</body>

</html>
```