

Oracle® FCCM Know Your Customer Cloud Service

Using KYC Risk Assessment API



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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.

Help

Use Help Icon  to access help in the application. If you don't see any help icons on your page, click your user image or name in the global header and select Show Help Icons. Not all pages have help icons. You can also access the <https://docs.oracle.com/en/> to find guides and videos.

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Related Resources

For more information, see these Oracle resources:

- Oracle Public Cloud: <http://cloud.oracle.com>
- 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. |
| <i>italic</i> | Italic type indicates book titles, emphasis, or placeholder variables for which user supply particular values. |
| <code>monospace</code> | Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that user enter. |

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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}

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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](#)

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.

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.

Getting Authentication

To get authentication:

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.

- 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.
- Enter the User Name and Password that you have copied in Step 3.
- Go to the **Body** tab. Select request format as: **x-www-form-urlencoded**.
- 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:ldm:__myscopes__ |

- Click the **Header** tab. The Header details are displayed.
- 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:ldm:__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 |

- Click **Send**. An Authorization token is generated in the **Response** body. For example, `<eyJ4NXQjUzI1NiI6Ikk3cWxndm1Ka1...>`

This authentication key is valid for a stipulated time.

- Copy only the Authorization token details.

Executing Real-Time KYC Risk Assessment Request

To execute Real-Time KYC Risk Assessment request:

- Open **Postman** or relevant tool.
- Copy only the Authorization token that you got from the previous request.
- Go to **Header** tab.
- Enter KEY as a **Authentication** and Description as a **bearer** (Authorization token) `<eyJ4NXQjUzI1NiI6Ikk3cWxndm1Ka1...>`.
- 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.

Executing Get Real-Time KYC Prospect Feedback by Request ID

To execute Get Real-Time KYC Prospect Feedback by Request ID:

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)
<eyJ4NXQjUzI1NiI6Ikk3cWxndmlKal...>.
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.

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.

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 |

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 on, as it may be disallowed at the time when the 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, and 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. |

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Real-Time KYC Risk Assessment (Individual)

This chapter describes the real-time KYC Risk Assessment and KYC Prospect Feedback.

Topics:

- [Using Real-Time KYC Risk Assessment](#)
- [Using Real-Time KYC Prospect Feedback](#)

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](#)

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

Executing Real-Time KYC Risk Assessment

To execute Real-time KYC Risk Assessment:

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)<eyJ4NXQjUzI1NiI6Ikk3cWxndmlKal...>.
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.

Real-Time KYC Risk Assessment Parameters

This section describes the request and response for JSON parameters.

Request JSON Parameters

① 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 |
|-----------------------|------------|--|
| Applicant ID | String | Unique identification of the applicant that needs to process |
| Business Domain | String | Business Domain of the prospect. |
| 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. Note: This parameter is mandatory. |
| Primary Prospect Flag | String | The flag indicates prospect as primary. Format - Y, N. |
| 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, and so on,) |
| 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. |
| 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) |

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

| Parameter | Value Type | Description |
|--|--------------|--|
| Expected to Transact with high Risk Countries List | String Array | The value indicates whether the applicant is expected to transact with a pre-defined high risk countries (Y/N) |
| Is Linked to related party who is PEP | String | Flag indicating if any of the related applicant is a PEP (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). |
| Expected to transact in foreign Currency Flag | String | Flag to indicate if the applicant is expected to transact in foreign currency (Y/N). |
| Onboarding Branch Code | String | Onboarding branch code for the applicant. |
| City of Residence | String | City of Residence for the applicant. |
| Retirement Year | Number | The retirement age of the prospect. Format : YYYY |
| Organization Name | String | The name of the organization. |
| Organization Legal Structure | String | The legal structure of the organization. |
| 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. |
| 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 | Industry of the prospect's employer. |
| Length of Relationship | Number | Risk associated with the length of relationship a prospect has with the bank or FI. |
| 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. |
| Relationship Team Code | String | The unique relationship code of the team. |
| Account Type | Array | The account type of the prospect. |

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

| Parameter | Value Type | Description |
|-------------------------|--------------|--|
| Type Of Account Opening | Array | The account opening method of the prospect. |
| Custom String 1 | String | Custom Reserved Field for String Data Type. |
| Custom String 2 | String | Custom Reserved Field for String Data Type. |
| Custom String 3 | String | Custom Reserved Field for String Data Type. |
| Custom String 4 | String | Custom Reserved Field for String Data Type. |
| Custom String 5 | String | Custom Reserved Field for String Data Type. |
| Custom Numeric 1 | Number | Custom Reserved Field for Numeric Data Type. |
| Custom Numeric 2 | Number | Custom Reserved Field for Numeric Data Type. |
| Custom Numeric 3 | Number | Custom Reserved Field for Numeric Data Type. |
| Custom Numeric 4 | Number | Custom Reserved Field for Numeric Data Type. |
| Custom Numeric 5 | Number | Custom Reserved Field for Numeric Data Type. |
| Custom Flag 1 | String | Custom Reserved Field for Flag Indicator. |
| Custom Flag 2 | String | Custom Reserved Field for Flag Indicator. |
| Custom Flag 3 | String | Custom Reserved Field for Flag Indicator. |
| Custom Flag 4 | String | Custom Reserved Field for Flag Indicator. |
| Custom Flag 5 | String | Custom Reserved Field for Flag Indicator. |
| Custom Date 1 | String | Custom Reserved Field for Date Data Type. |
| Custom Date 2 | String | Custom Reserved Field for Date Data Type. |
| Custom Date 3 | String | Custom Reserved Field for Date Data Type. |
| Custom Date 4 | String | Custom Reserved Field for Date Data Type. |
| Custom Date 5 | String | Custom Reserved Field for Date Data Type. |
| Custom String Array 1 | String Array | Custom Reserved Field for String Array Data Type. |
| Custom String Array 2 | String Array | Custom Reserved Field for String Array Data Type. |
| Custom String Array 3 | String Array | Custom Reserved Field for String Array Data Type. |
| Custom String Array 4 | String Array | Custom Reserved Field for String Array Data Type. |
| Custom String Array 5 | String Array | Custom Reserved Field for String Array Data Type. |
| 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. |
| Address Sequence Number | String | Sequence number of the provided address. Note: This parameter is mandatory. |
| Building Number | String | Building number of the prospect's address. Note: This parameter is mandatory. |
| Building Name | String | Building name of the prospect's address. Note: This parameter is mandatory. |
| Street | String | The street name of the prospect's address. Note: This parameter is mandatory. |
| Street Line 1 | String | The street lane of the prospect's address. Note: This parameter is mandatory. |

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

| Parameter | Value Type | Description |
|------------------------------|------------|---|
| Street Line 2 | String | The street lane of the prospect's address. Note: This parameter is mandatory. |
| Street Line 3 | String | The street lane of the prospect's address. Note: This parameter is mandatory. |
| Street Line 4 | String | The street lane of the prospect's address. Note: This parameter is mandatory. |
| Street Line 5 | String | The street lane of the prospect's address. Note: This parameter is mandatory. |
| Street Line 6 | String | The street lane of the prospect's address. Note: This parameter is mandatory. |
| Area | String | The area of the prospect's address. Note: This parameter is mandatory. |
| City | String | The city of the prospect's address. Note: This parameter is mandatory. |
| State | String | The state of the prospect's address. Note: This parameter is mandatory. |
| 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. |
| 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. |
| Phone Purpose | String | The purpose of the phone used for. Note: This parameter is mandatory. |
| Phone Sequence Number | String | The phone sequence number. Note: This parameter is mandatory. |
| Country Code Of Phone Number | String | The country code of phone number. Note: This parameter is mandatory. |
| Phone Number | String | The prospect's phone number. Note: This parameter is mandatory. |
| Phone Extension | String | The extension of the phone number. |
| Document Type | String | The type of document. |
| Document Number | String | The unique number of document. Note: This parameter is mandatory. |
| Document | String | The name of the document. |
| 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. |

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

| Parameter | Value Type | Description |
|--|------------|---|
| 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 county. |
| Issuing Country | 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. |
| 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. |
| Product Offered | String | The name of the product offered. |
| Product Sequence Number | String | The product sequence number. |
| Product Offer Initiation Date | String | The initial date of the product offer. |
| Product Offer Expiration Date | String | The last date of the product offer. |
| Relationship Type | String | The relationship of the prospect with country. |
| Country | String | Name of the prospect's country. |
| Stated Annual Income Base | Number | The stated total annual income base of the prospect. |
| Stated Liquid Net Worth Base | Number | The stated liquid net worth base of the prospect. |
| Income Currency | String | The income currency used by 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%, and so on.) |
| Stated Monthly Txn Amount in Local Currency | Number | Total declared monthly transaction amount (both debit and credit txn combined). |
| Stated Monthly Txn Count | Number | Total declared monthly transaction count (both debit and credit txn combined). |
| Market Served | String | The number of market days served by this organization. |
| Service Effective Date | String | Effective Date of the market served by this organization. |
| Service Expiration Date | String | Expiry Date of the market served by this organization. |
| Relationship Code | String | The relationship the beneficial owner/related party has with the primary prospect. For example, Director, beneficial Trustee, and so on. |

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". 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. |
| Risk Assessment Calculation Date Time | String | The date of Risk Assessment calculation. Format: MM/DD/YYYY HHMMSS |
| 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 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. |

Table 3-4 (Cont.) Response JSON Parameters

| Parameter | Value Type | Description |
|---------------|------------|---|
| 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. |

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": "1000",
  "Request User ID": "100",
  "Data Origin": "KYC Onboarding DEV",
  "Account Opening Jurisdiction": "AMEA",
  "Business Domain": "GEN",
  "SynchAPIFlag": "Y",
  "Relationship Team Code": "INV",
  "Prospect": [
    {
      "Applicant ID": "APPLICANT104",
      "Prospect Jurisdiction": [
        "AMEA"
      ],
      "Primary Prospect Flag": "Y",
      "Prospect Type": "IND",
      "First Name": "Mohan",
      "Middle Name": "Ramesh",
      "Last Name": "Suresh",
      "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": 1,
      "Primary Citizenship": "IND",
      "Secondary Citizenship": [
        "IND",
        "ADD"
      ],
      "Citizenship Status": "C",
    }
  ]
}
```

```
"Country Of Birth": "IND",
"Country Of Residence": [
  "IND",
  "ADD"
],
"Customer Segment": [
  "4004",
  "3507",
  "2009",
  "2007",
  "2006",
  "1601",
  "1600"
],
"Country Of Taxation": [
  "IND"
],
"Country Of Incorporation": "TO",
"Source Of Wealth": [
  "GD",
  "MER"
],
>Date Of Incorporation": "01/01/2020",
"Occupation": [
  "AGR"
],
"NAICS Code": [
  "SCM",
  "HT"
],
"Job Title": "CEO",
"Employment Type": "EAR",
"Employment Status": "EMP",
"Employer Name": "Jeni Inc",
"Employer Industry": "Casino",
"Is Linked to related party who is PEP": "Y",
"Retirement Year": "",
"Organization Name": "ABC Corp",
"CIP Verified Status": "CIPV",
"CIP Exempt Flag": "N",
"CIP Verified Flag": "A",
"PEP Flag": [
  "Y"
],
"Family PEP Flag": "Y",
"Website URL": "",
"Public Or Private": "PUB",
"Existing Internal ID": "",
"Account Type": [
  "SA"
],
>Type Of Account Opening": [
  "ON",
  "OFF"
],
"Expected to Transact with High Risk Country": "Y",
```

```
"Expected to Transact with High Risk Countries List": [  
  "TW",  
  "AF"  
],  
"Is National of Sanctioned Country Flag": "Y",  
"Region Company Is Licensed To Operate In": [  
  "LA001",  
  "LA002",  
  "SEZ"  
],  
"Organization Legal Structure": "CORP",  
"Length Of Relationship": 50,  
"Industry": [  
  "INS",  
  "OG",  
  "APR"  
],  
"Expected to transact in foreign Currency Flag": "Y",  
"Onboarding Branch Code": "IFCS01",  
"City of Residence": "Delhi",  
"Custom String 1": "Sample String 1",  
"Custom String 2": "Sample String 2",  
"Custom String 3": "Sample String 3",  
"Custom String 4": "Sample String 4",  
"Custom String 5": "Sample String 5",  
"Custom Numeric 1": 10,  
"Custom Numeric 2": 67890,  
"Custom Numeric 3": 11121,  
"Custom Numeric 4": 31415,  
"Custom Numeric 5": 16171,  
"Custom Flag 1": "Y",  
"Custom Flag 2": "Y",  
"Custom Flag 3": "N",  
"Custom Flag 4": "Y",  
"Custom Flag 5": "N",  
"Custom Date 1": "03/19/24",  
"Custom Date 2": "10/11/32",  
"Custom Date 3": "11/10/32",  
"Custom Date 4": "10/12/32",  
"Custom Date 5": "12/10/32",  
"Custom String Array 1": [  
  "Value1",  
  "Value2",  
  "Value3"  
],  
"Custom String Array 2": [  
  "ValueA",  
  "ValueB",  
  "ValueC"  
],  
"Custom String Array 3": [  
  "Item1",  
  "Item2",  
  "Item3"  
],  
"Custom String Array 4": [
```

```

        "Data1",
        "Data2",
        "Data3"
    ],
    "Custom String Array 5": [
        "ArrayItem1",
        "ArrayItem2",
        "ArrayItem3"
    ],
    "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": "IND",
            "Postal Code": "560066"
        }
    ],
    "Country": [
        {
            "Relationship Type": "C",
            "Country": "IND"
        }
    ],
    "Credit Rating": [
        {
            "Credit Rating": "AAA",
            "Credit Rating Source": "MOODY"
        }
    ],
    "Email Address": [
        {
            "Email Purpose": "P",
            "Email Address": "jamal@yahoo.co.in"
        }
    ],
    "Financials": {
        "Stated Total Annual Income Base": 100000.234,
        "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,
        "Stated Monthly Txn Amount in Local Currency": 10100101.111111,
        "Stated Monthly Txn Count": 11111
    }

```



```
{
    },
    "Phone": [
        {
            "Phone Purpose": "B",
            "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"
        }
    ],
    "Product": [
        {
            "Product Offered": "ABCD",
            "Product Offer Initiation Date": "01/01/2020",
            "Product Offer Expiration Date": "01/01/2099"
        }
    ],
    "Market Served": [
        {
            "Market Served": "ABCD",
            "Service Effective Date": "01/01/2020",
            "Service Expiration Date": "01/01/2099"
        }
    ]
},
{
    "Applicant ID": "APPLICANT105",
    "Prospect Jurisdiction": [
        "AMEA"
    ],
    "Primary Prospect Flag": "N",
    "Prospect Type": "IND",
    "First Name": "Mohan",
    "Middle Name": "Ramesh",
    "Last Name": "Suresh",
    "Name Suffix": "Jr",
    "Title": "Mr"
```

```
"Alias": [
  "My laden Company"
],
"Display Name": "My baby",
"Date Of Birth": "02/02/20",
"SSN/TIN": "123456",
"Age": 0,
"Gender": "M",
"Marital Status": "MA",
"Number Of Dependents": 0,
"Primary Citizenship": "IND",
"Secondary Citizenship": [
  "AF",
  "US"
],
"Citizenship Status": "C",
"Country Of Birth": "IND",
"Country Of Residence": [
  "IND",
  "ADD"
],
"Customer Segment": [
  "1002",
  "8202",
  "4004",
  "3507",
  "2009",
  "2007",
  "2006",
  "1601",
  "1600"
],
"Country Of Taxation": [
  "IND"
],
"Country Of Incorporation": "IND",
"Source Of Wealth": [
  "GD",
  "MER"
],
>Date Of Incorporation": "01/01/2020",
"Occupation": [
  "AGR",
  "BANK",
  "HEALTH"
],
"NAICS Code": [
  "SCM",
  "HT"
],
"Job Title": "CEO",
"Employment Type": "EAR",
"Employment Status": "EMP",
"Employer Name": "Jeni Inc",
"Employer Industry": "Casino",
"Is Linked to related party who is PEP": "Y",
```

```
"Retirement Year": "",
"CIP Verified Status": "CIPV",
"CIP Exempt Flag": "N",
"CIP Verified Flag": "A",
"PEP Flag": [
  "Y"
],
"Family PEP Flag": "Y",
"Public Or Private": "PUB",
"Existing Internal ID": "",
"Account Type": [
  "CC",
  "CHK",
  "O"
],
"Type Of Account Opening": [
  "OFF",
  "ON",
  "PER",
  "ONL",
  "PHN"
],
"Organization Legal Structure": "CORP",
"Expected to Transact with High Risk Country": "N",
"Expected to Transact with High Risk Countries List": [
  "TW",
  "AF"
],
"Is National of Sanctioned Country Flag": "Y",
"Region Company Is Licensed To Operate In": [
  "LA001",
  "LA002",
  "SEZ"
],
"Length Of Relationship": 50,
"Industry": [
  "INS",
  "OG",
  "APR"
],
"Expected to transact in foreign Currency Flag": "Y",
"Onboarding Branch Code": "IFCS01",
"City of Residence": "Delhi",
"Custom String 1": "Sample String 1",
"Custom String 2": "Sample String 2",
"Custom String 3": "Sample String 3",
"Custom String 4": "Sample String 4",
"Custom String 5": "Sample String 5",
"Custom Numeric 1": 10,
"Custom Numeric 2": 67890,
"Custom Numeric 3": 11121,
"Custom Numeric 4": 31415,
"Custom Numeric 5": 16171,
"Custom Flag 1": "Y",
"Custom Flag 2": "Y",
"Custom Flag 3": "N",
```

```

"Custom Flag 4": "Y",
"Custom Flag 5": "N",
"Custom Date 1": "03/19/24",
"Custom Date 2": "10/11/32",
"Custom Date 3": "11/10/32",
"Custom Date 4": "10/12/32",
"Custom Date 5": "12/10/32",
"Custom String Array 1": [
  "Value1",
  "Value2",
  "Value3"
],
"Custom String Array 2": [
  "ValueA",
  "ValueB",
  "ValueC"
],
"Custom String Array 3": [
  "Item1",
  "Item2",
  "Item3"
],
"Custom String Array 4": [
  "Data1",
  "Data2",
  "Data3"
],
"Custom String Array 5": [
  "ArrayItem1",
  "ArrayItem2",
  "ArrayItem3"
],
"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": "IND",
    "Postal Code": "560066"
  }
],
"Country": [
  {
    "Relationship Type": "C",
    "Country": "IND"
  }
]

```

Using KYC Risk Assessment API
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```

    }
  ],
  "Market Served": [
    {
      "Market Served": "ABCD",
      "Service Effective Date": "01/01/2020",
      "Service Expiration Date": "01/01/2099"
    }
  ],
  "Relationship": [
    {
      "Relationship Code": "BRO",
      "Percentage Ownership": "10",
      "Relationship Expiration Date": "01/01/2099",
      "Relationship Effective Date": "01/01/2020",
      "Beneficial Owner Controlling Flag": "N"
    }
  ]
},
{
  "Applicant ID": "APPLICANT103",
  "Prospect Jurisdiction": [
    "AMEA"
  ],
  "Primary Prospect Flag": "N",
  "Prospect Type": "IND",
  "First Name": "Mahesh",
  "Middle Name": "Raj",
  "Last Name": "Chintamani",
  "Name Suffix": "Jr",
  "Title": "Mr",
  "Alias": [
    "Mahi"
  ],
  "Display Name": "Mahesh Raj",
  "Date Of Birth": "02/02/20",
  "SSN/TIN": "123456",
  "Age": 29,
  "Gender": "M",
  "Marital Status": "MA",
  "Number Of Dependents": 0,
  "Primary Citizenship": "IND",
  "Secondary Citizenship": [
    "IND",
    "ADD"
  ],
  "Citizenship Status": "C",
  "Country Of Birth": "IND",
  "Country Of Residence": [
    "IND",
    "ADD"
  ],
  "Customer Segment": [
    "1002",
    "8202",
    "4004",

```

```
"3507",
"2009",
"2007",
"2006",
"1601",
"1600"
],
"Country Of Taxation": [
  "IND"
],
"Country Of Incorporation": "IND",
"Source Of Wealth": [
  "GD",
  "MER"
],
"Date Of Incorporation": "01/01/2020",
"Occupation": [
  "AGR"
],
"NAICS Code": [
  "SCM",
  "HT"
],
"Job Title": "CEO",
"Employment Type": "EAR",
"Employment Status": "EMP",
"Employer Name": "Jeni Inc",
"Employer Industry": "Casino",
"Is Linked to related party who is PEP": "Y",
"Retirement Year": "",
"CIP Verified Status": "CIPV",
"CIP Exempt Flag": "N",
"CIP Verified Flag": "A",
"PEP Flag": [
  "N"
],
"Family PEP Flag": "N",
"Public Or Private": "PUB",
"Existing Internal ID": "",
"Account Type": [
  "SA"
],
"Type Of Account Opening": [
  "ON",
  "OFF"
],
"Organization Legal Structure": "CORP",
"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": "IND",
        "Postal Code": "560066"
    }
],
"Country": [
    {
        "Relationship Type": "C",
        "Country": "IND"
    }
],
"Credit Rating": [
    {
        "Credit Rating": "AAA",
        "Credit Rating Source": "MOODY"
    }
],
"Email Address": [
    {
        "Email Purpose": "P",
        "Email Address": "jamal@yahoo.co.in"
    }
],
"Financials": {
    "Stated Total Annual Income Base": 100000.234,
    "Stated Total Liquid Net Worth Base": 1222,
    "Income Currency": "USD",
    "Stated Total Net Worth Base": 1222.098,
    "Stated Total Annual Turnover": 1000000000000000000.23409876
},
"Phone": [
    {
        "Phone Purpose": "B",
        "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"
}
],
"Product": [
{
    "Product Offered": "ABCD",
    "Product Offer Initiation Date": "01/01/2020",
    "Product Offer Expiration Date": "01/01/2099"
}
],
"Market Served": [
{
    "Market Served": "ABCD",
    "Service Effective Date": "01/01/2020",
    "Service Expiration Date": "01/01/2099"
}
],
"Relationship": [
{
    "Relationship Code": "SIS",
    "Percentage Ownership": "10",
    "Relationship Expiration Date": "01/01/2099",
    "Relationship Effective Date": "01/01/2020",
    "Beneficial Owner Controlling Flag": "N"
}
]
}
```

Response JSON Sample

If SynchronAPIFlag 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",
  "Risk Assessment Calculation Date Time": "10/24/2024 111038",
  "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",
    }
  ]
}
```

Using Real-Time KYC Prospect Feedback

This section describes the 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](#)

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

Executing Real-Time KYC Prospect Feedback

To execute Real-Time KYC Prospect Feedback:

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)<eyJ4NXQjUzI1NiI6Ikk3cWxndmlKal...>.
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.

Real-Time KYC Prospect Feedback Parameters

This section describes the 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". |

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. |
| Risk Assessment Calculation Date Time | String | The date of Risk Assessment calculation. Format: MM/DD/YYYY HHMMSS |
| 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. |
| 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. |

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",
  "Risk Assessment Calculation Date Time": "10/24/2024 111038",
  "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)

This chapter describes the real-time KYC Assessment and KYC Feedback.

Topics:

- [Using Real-Time KYC Risk Assessment](#)
- [Using Real-Time KYC Prospect Feedback](#)

Using Real-Time KYC Risk Assessment

This section describes the 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](#)

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

Executing Real-Time KYC Risk Assessment

To execute Real-time KYC Risk Assessment:

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)<eyJ4NXQjUzI1NiI6Ikk3cWxndmlKal...>.
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.

Real-Time KYC Risk Assessment Parameters

This section describes the 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 (For example, Retail Banking - Individual, Priority Banking, SME, Corporate Banking, Wealth Management, and so on.) |
| 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. |

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. |

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". 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. |
| Risk Assessment Calculation Date Time | String | The date of Risk Assessment calculation. Format: MM/DD/YYYY HHMMSS. |

Table 4-4 (Cont.) Response JSON Parameters

| Parameter | Value Type | Description |
|--------------------|------------|---|
| 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. |

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",
  }
]

```

[illegible]

```
        "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  
  
}
```

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](#)

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

Executing Real-Time KYC Prospect Feedback

To execute Real-Time KYC Prospect Feedback:

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) <eyJ4NXQjUzI1NiI6Ikk3cWxndmlKal...>..
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.

Real-Time KYC Prospect Feedback Parameters

This section describes the 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". |

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. |
| Risk Assessment Calculation Date Time | String | The date of Risk Assessment calculation. Format: MM/DD/YYYY HHMMSS. |
| 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. |

Table 4-6 (Cont.) Response Parameters

| Parameter | Value Type | Description |
|---------------|------------|--|
| 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. |

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",
  "Risk Assessment Calculation Date Time": "10/24/2024 111038",
  "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  
}  
]  
}
```

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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 elements:

- **Status:** This displays the status of the risk assessment creation.
- **Risk Assessment Calculation Date Time:** This displays the date of Risk Assessment calculation.
- **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  
  
    }  
  
  ]  
}
```

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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 | <ol style="list-style-type: none"> The JSON structure is invalid or incorrect. The mandatory elements are not provided in the onboarding JSON. The data lengths of one or more attributes used in the JSON are invalid or incorrect. 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 |
|-----------------------|--------------------|--|
| | | <pre> "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",</pre> |

Table 6-1 (Cont.) Response Codes

| Response Status Codes | Status Description | Sample Response |
|-----------------------|--------------------|---|
| | | <pre>"NotBlank"], "arguments": [{ "codes": ["request.prospect[0].displayName", "prospector[0].displayName"], "arguments": null, "defaultMessage": "prospector[0].displayName", "code": "prospector[0].displayName" }], "defaultMessage": "must not be blank", "objectName": "request", "field": "prospector[0].displayName", "rejectedValue": null, "bindingFailure": false, "code": "NotBlank" }, {</pre> |

Table 6-1 (Cont.) Response Codes

| Response Status Codes | Status Description | Sample Response |
|-----------------------|--------------------|--|
| | | <pre> "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, </pre> |

Table 6-1 (Cont.) Response Codes

| Response Status Codes | Status Description | Sample Response |
|-----------------------|--------------------|---|
| | | <pre>"bindingFailure": false, "code": "AssertTrue" }], "message": "Validation failed for object='request'. Error count: 3", "path": "/kycob-prospect-service/ prospect/v1/add" }</pre> |

Table 6-1 (Cont.) Response Codes

| Response Status Codes | Status Description | Sample Response |
|-----------------------|---|--|
| 400 | There is no jurisdiction matched to a pipeline. | <pre>{ "errorField": "Account Opening Jurisdiction", "errorMessage": "Pipeline Jobname not configured for the given jurisdiction", "rejectedValue": "EMEA" }</pre> <pre><html> <head> <title>401 Authorization Required</title> </head> <body bgcolor="white"> <center> <h1>401 Authorization Required</h1> </center> <hr> <center> </center> </body> </html></pre> |
| 500 | Server error | The server encountered an unexpected condition that prevented it from fulfilling the request. |