

# **Central KYC Registry**

**Secured Search API Document**

**Version 1.2**

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**Document Update history**

Date	Version	Remarks
-	1	Original Document
-	1.1	Original Document
-	1.2	Original Document
-	1.2	Document Update - Response parameters of Individual and Legal Entity
09-Mar-21	1.2	Sample for Individual and Legal
24-Mar-21	1.2	Document Update: Removal of <SearchResponsePID> tag in sample provided in section 1.3.3.4 & 1.3.3.5
11-Jun-21	1.2	Document Update: Service URL (Live) rectified
05-Dec-23	1.2	Document Update: Placement of <SESSION_KEY/> tag (1.2.2, 1.3.2.1 & 1.3.2.2)

## 1.1 Introduction

This web service is used to search different IDs for CKYC verification. This is applicable for registered Financial Institutions. Both CERSAI and Financial Institution should share their public key while registering for this service. Financial Institution should configure their IP address through Upload Public Key interface in CKYC application that can be accessed by Institution admins. The following table provides details on CKYC Verification -Interface Properties:

Property	Value
Service URL (Test bed)	<a href="https://testbed.ckycindia.in/Search/ckycverificationservice/verify">https://testbed.ckycindia.in/Search/ckycverificationservice/verify</a>
Service URL (Live)	<a href="https://www.ckycindia.in/Search/ckycverificationservice/verify">https://www.ckycindia.in/Search/ckycverificationservice/verify</a>
Request type	Application/XML
Response type	Application/XML
Request Digitally signed	Yes

## 1.2 Request

Request should be digitally signed using FI's Private Key and its public key should be shared with CERSAI at the time of registering for this service. Personal Identity Data (PID) should be encrypted using session key and Session key should be encrypted using public key provided by CERSAI so it can be decrypt only with CERSAI's private key. The encrypted PID and session key should be encoded to Base64 string. User can follow the below steps for encryption.

### 1.2.1 Client side:-

- 1) Generate a random 256 bit session key.
- 2) Encrypt PID and timestamp using this session key by AES algorithm.
- 3) Encode the encrypted PID to Base64 string
- 4) Encrypt the session key using public key provided by CERSAI using RSA algorithm.
- 5) Encode the encrypted session key to Base64 string
- 6) Add this encrypted and encoded session key in request xml.
- 7) Sign entire request using FI's private key.

Please note that the ciphers for encryption have been upgraded.

### 1.2.2 Request format: -

Request format remains the same for Individual and Legal

```
<REQ_ROOT>
  <HEADER>
    <FI_CODE />
    <REQUEST_ID />
    <VERSION />
  </HEADER>
  <CKYC_INQ>
    <PID>
      <PID_DATA>
        <DATE_TIME />
        <ID_TYPE />
        <ID_NO />
      </PID_DATA>
    </PID>
    <SESSION_KEY/>
  </CKYC_INQ>
</REQ_ROOT>
```

### 1.2.3 Sample Request

#### 1.2.3.1 Request-Individual:

```
<?xml version="1.0" encoding="UTF-8"?><REQ_ROOT>

<HEADER>

<FI_CODE>IN0106</FI_CODE>

<REQUEST_ID>02</REQUEST_ID>

<VERSION>1.2</VERSION>

</HEADER>

<CKYC_INQ>

<PID>huoJx9wQ266EicUOdlinE+hJNxbylLKvTmfy8qTsQkcTXNrhLPJ5U67LmbJzPUeA71Et
NGT57sqCvGFYSBeGv2pjXkTOoMvsZETwq+6rrB+LiYuy+X7nTuNqXdPxTRHCLHoJSaQrSR7
gb3SlepkmfbscxMj9w8h3d/p+ig3F+C4duc+Aom20Bj8R5+4zVMkcB7gr5j5odVwzP5PTilt+
bsrJwjRAXSp7VKohJ5+MTJ4=</PID>

<SESSION_KEY>ZlziyLF37bykRkzj4FyjIVx6EvMd/6u5wzPVSAkepdMG6odsN6Kix15fVAvltx
uXz1x9EZrfyD2moawxVvl2grX3yAO8HQe1Hx9aY61QTAAcq4ApthnObUmlcFlosS8QoD5
gt0k1NdQ3qPRVcOukRDrgZgKQIQNgTDeSdrI9WtUWNCBveiREJoVqJsLjCOkSoyQOmVTw
AWjayGdEyuyceorYeFZDhnDtRrl+lkyGlkDmIx3m5zem5vKrPro13P8RgVZ/Al8AzkgKUyInC
5da7pQ/RkewFrbLAEuUkrFSF4MdKrBS+sMX07NxWk7mOtK6dafT2OJpL+yk2EfZtXemQ==
</SESSION_KEY>

</CKYC_INQ>

<Signature
xmlns="http://www.w3.org/2000/09/xmldsig#"><SignedInfo><CanonicalizationMethod
Algorithm="http://www.w3.org/TR/2001/REC-xml-c14n-
20010315"/><SignatureMethod Algorithm="http://www.w3.org/2000/09/xmldsig#rsa-
sha1"/><Reference URI=""><Transforms><Transform
Algorithm="http://www.w3.org/2000/09/xmldsig#enveloped-
signature"/></Transforms><DigestMethod
Algorithm="http://www.w3.org/2000/09/xmldsig#sha1"/><DigestValue>m8ytZjJS6tFELs
YJvrSpvxS81Bc=</DigestValue></Reference></SignedInfo><SignatureValue>e55kdxWu
wghAvsT7UgIkIUxkBBa28EBuvwqcenBBt9PVV5qs/0WbwFJu7EGEbE3zpbP6sGSN761
```

SIAX13UGq504IES+PieJudj8OWKmuZgQvSaB0DoYYCNplqYUzkn93ufnr5L6Wf+q9utua0A8FRoe

voy0DEBidROxzRVvZ84lyP74kZ2vFFCADqWOjHXUiczwsnGhvAtd6I80BU+2CJJXhDpM7w5NtzA7

R2nXNC2PvEswGA7lCW53tZ1WoY1p6ty30wl/f4SvP/kHkiSU7QRRFy+QTjO3S21bdWAYbp  
u9dg1/

i5tMwtPlpNNNUsYAWHvPSV40bNJ5wBL/A7hTqg==</SignatureValue></Signature></REQ\_ROOT>

### 1.2.3.2 PID\_DATA in request – Individual:

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<PID_DATA>
  <DATE_TIME>22-11-2016 10:09:22</DATE_TIME>
  <ID_NO>D4567890</ID_NO>
  <ID_TYPE>A</ID_TYPE>
</PID_DATA>
```

### 1.2.3.3 PID\_DATA in request when ID Type is E (UID):

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>
<PID_DATA>
  <DATE_TIME>22-11-2016 10:09:22</DATE_TIME>
  <ID_NO>UID|ApplicantName|DOB|Gender</ID_NO>
  <ID_TYPE>E</ID_TYPE>
</PID_DATA>
```

#### **Note :**

- **UID** : Please enter last 4 digits of UID Number
- "|" character should be used as a separator.
- **ApplicantName** : FirstName+MiddleName+LastName (Applicant Name should be same as provided during KYC Upload/Update)
- **DOB** Format : DD-MM-YYYY
- **Gender** : M/F/T (Size 1)

### 1.2.3.4 Request-Legal:

```
<?xml version="1.0" encoding="UTF-8"?><REQ_ROOT>
```

```
<HEADER>
```

<FI\_CODE>IN0106</FI\_CODE>

<REQUEST\_ID>02</REQUEST\_ID>

<VERSION>1.2</VERSION>

</HEADER>

<CKYC\_INQ>

<PID>ZID8IUwYgoGGmhUeOoP2SDP6laQez2MKi6IKozlWMRbxCKVuEROQLHfwLV2C6X7x  
BOfExHVkKwqSdE1wMe+NKi9Qy5nI6SUQe8z3SpWxZ5xWjyDphNZxZYXCuGqqMIsg5TFn  
6HBs1zx+nJDp2y5C7LQ41b9Ld1UaNVBJDOFuyYY8jncWzZrNxVXD3+UrCnZH79qdkjXmhe  
qBxBsNxfLdLz2x96/Qnf6X2Up1qIHrFUu9Ul3LzRkkoAiB8zBrs/y</PID>

<SESSION\_KEY>hNkloqvfw1UYoRmiZdof1bnikbk8vq9CDktVjsBoHPy/9mpLSa6f6GwHl/z  
hruKpNDFOHCGdMoUP779TwH9Deieq6IM7YBv4wuYtudBa1eGG/lv2xptenIKsF/hrZhXQ  
Oh5byikGCMm0IFcZoaKW9lgfEKVQ3TXc1QLIVDEUxZQUa3daplxZNdQ97zhI8RFMz/IDqEq  
hCSaYGLAJI9RY60CT43gjefCxFFN7/U5+hyi+dm2YMX1/6AmzFriAjmg4gKSPgxeK+QAfgHg  
QTIGSka3GZVDHeNo/W+3hK1ydDtai3skI4LPSabwTfoIPCdcCJFdXIV5q7zOYcLJg815Q==</  
SESSION\_KEY>

</CKYC\_INQ>

<Signature

xmlns="http://www.w3.org/2000/09/xmldsig#"><SignedInfo><CanonicalizationMethod  
Algorithm="http://www.w3.org/TR/2001/REC-xml-c14n-  
20010315"/><SignatureMethod Algorithm="http://www.w3.org/2000/09/xmldsig#rsa-  
sha1"/><Reference URI=""><Transforms><Transform  
Algorithm="http://www.w3.org/2000/09/xmldsig#enveloped-  
signature"/></Transforms><DigestMethod  
Algorithm="http://www.w3.org/2000/09/xmldsig#sha1"/><DigestValue>m8ytZjJS6tFELs  
YJvrSpvxS81Bc=</DigestValue></Reference></SignedInfo><SignatureValue>e55kdxWu  
wghAvsT7UgIkIUxkBBa28EBuvwqcenBBt9PVV5qs/0WbwFJu7EGEbE3zpbP6sGSN761

SIAX13UGq504IES+PieJudj8OWKmuZgQvSaB0DoYYCNpIqYUzkn93ufnr5L6Wf+q9utua0A  
8FRoe

voy0DEBidROxzRVvZ84lyP74kZ2vFFCADqWOjHXUiczwSnGhvAtd6I80BU+2CJJXhDpM7w5  
NtzA7

R2nXNC2PvEswGA7ICW53tZ1WoY1p6ty30wl/f4SvP/kHkiSU7QRRFy+QTjO3S21bdWAYbp  
u9dg1/



```
i5tMwtPlpNNNUsYAWHvPSV40bNJ5wBL/A7hTqg==</SignatureValue></Signature>  
  
</REQ_ROOT>
```

#### 1.2.3.5 PID\_DATA in request – Legal:

```
<?xml version="1.0" encoding="UTF-8" standalone="yes"?>  
<PID_DATA>  
  <DATE_TIME>22-11-2020 10:09:22</DATE_TIME>  
  <ID_NO>D4567890</ID_NO>  
  <ID_TYPE>C</ID_TYPE>  
</PID_DATA>
```

### 1.3 Response

Response should be digitally signed using CERSAI's Private Key and its public key will be available to FIs. Personal Identity Data (PID) should be encrypted using session key and Session key should be encrypted using public key provided by FI so it can be decrypt only with FI's private key. The encrypted PID and session key should be encoded to Base64 string. Customer image will be send as a Base64 encrypted string. User can follow the below steps for encryption.

#### 1.3.1 Client side:-

- 1) Verify signature using CERSAI's public key.
- 2) Parse key parameter from request message.
- 3) Decode the session key from Base64 string.
- 4) Decrypt above key using FI's private key with RSA algorithm so we will get session key.
- 5) Decode the PID from Base64 string.
- 6) Decrypt data using session key with AES algorithm.
- 7) Update of Cipher mode for decryption.

#### 1.3.2 Response Format: -

Response format remains the same for Individual and Legal

##### 1.3.2.1 Response :-

```
<REQ_ROOT>
<HEADER>
<FI_CODE />
    < REQUEST_ID />
<REQ_DATE />
<VERSION />
</HEADER>
<CKYC_INQ>
    <PID>
    <PID_DATA>
        <CKYC_NO />
        <NAME />
        <FATHERS_NAME />
        <AGE />
        <IMAGE_TYPE />
        <PHOTO />
        <KYC_DATE />
        <UPDATED_DATE />
        <ID-LIST>
        <ID>
        <TYPE/>
```

```

                <STATUS/>
                </ID>
            </ID-LIST>
            <REMARKS/>
        </PID_DATA>
    </PID>
</SESSION_KEY/>

<ERROR />
</CKYC_INQ>
</REQ_ROOT>

```

### 1.3.2.2 Response when ID type is C (PAN):-

```

<REQ_ROOT>
<HEADER>
<FI_CODE />
    < REQUEST_ID />
<REQ_DATE />
<VERSION />
</HEADER>
<CKYC_INQ>
    <PID>
    <PID_DATA>
        <SearchResponsePID>
            <CKYC_NO />
            <NAME />
            <FATHERS_NAME />
            <AGE />
            <IMAGE_TYPE />
            <PHOTO />
            <KYC_DATE />
            <UPDATED_DATE />
            <ID-LIST>
                <ID>
                <TYPE/>
                <STATUS/>
                </ID>
            </ID-LIST>
            <REMARKS/>
        </SearchResponsePID>
    </PID_DATA>
</PID>

```

<SESSION\_KEY/>

<ERROR />

</CKYC\_INQ>

</REQ\_ROOT>

### 1.3.3 Sample Response

#### 1.3.3.1 Response for Individual:

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

<REQ\_ROOT>

<HEADER>

<FI\_CODE>IN0106</FI\_CODE>

<REQ\_DATE>17-10-2016</REQ\_DATE>

< REQUEST\_ID>02</ REQUEST\_ID>

<VERSION>1.2</VERSION>

</HEADER>

<CKYC\_INQ>

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

<PID\_DATA>

<CKYC\_NO>10041581114235</CKYC\_NO>

<NAME>Alex</NAME>

<FATHERS\_NAME>Raj</FATHERS\_NAME>

<AGE>27.0</AGE>

<IMAGE\_TYPE>jpg</IMAGE\_TYPE>

<PHOTO>/9j/4AAQSkZJRgABAQEAYABgAAD/2wBDAAgGBgcGBQgHBwcJCQgKDBQNDAsLDBkSEw8UHRofHh0aHBwgJC4nICslxcwWLMegVVBLLHqcAHgE9Aa8+h/aA8HzTxxSWmrwl

7hWlkgjKoCfvHblTgdeAT6A0Aeu0Vh6B4h0rxHpY1HR75Lu03FNSEXZ/m4OfougAook45Nb  
FFABRRRQAUUUUAFFFFABRRRQAUUUUAFFFFABRRRQAUUUUAFFFFABRRRQAUUUUAFF  
FFABRRRQAUUUUAFFFFABRRRQAUUUUAFFFFABRRRQAUUUUAFFFFABRRRQAUUUUAFF  
FFABRRRQAUUUUAFFFFABRRRQAUUUUAFFFFABRRRQAUUUUAFFFFABRRRQAUUUUAFF  
FFABRRRQAUUUUAFFFFABRRRQB//2Q==</PHOTO>

<KYC\_DATE>06-09-2016</KYC\_DATE>

<UPDATED\_DATE>15-09-2016</UPDATED\_DATE>

<ID\_LIST>

<ID>

<TYPE>E</TYPE>

<STATUS>03</STATUS>

</ID>

<ID>

<TYPE>F</TYPE>

<STATUS>02</STATUS>

</ID>

</ID\_LIST>

<REMARKS>done</REMARKS>

</PID\_DATA>

</PID>

<SESSION\_KEY>Fs+Ergv4fIMZ5hgb/U3DPVvj9FdEYIReZQcl2gqm3lrP7/EL/N8vrFj2MSJZiFL  
2ikOn4yYho4EEI76HDN7MKoRSEwOEh+smer8Ng/7ymiirB/L0AlLuyQv78H005ZbefdkWip  
0hQPglaoCQC1qy2T0kis9ugYEMjibgt1WUVSiLdOv2PHGqbrXbh+Airvih/Rk92tyMQHz1D  
kXlgsCu++dDkMShYYKfh30Ed8Xg7R/1NHJe3NJId97fcPWDykMEqKWvDVJsS6LIS3JF46hyV  
UsNOSY2hvugMGaHod6Er0TPwh2s8iH2KhVR3c9rCL+h5HP7pC8roo7U4vluN/ysw==</SE  
SSION\_KEY>

</CKYC\_INQ>

</REQ\_ROOT>

### 1.3.3.2 PID\_DATA in response - Individual:

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

<PID\_DATA>

<CKYC\_NO>10041581114235</CKYC\_NO>

<NAME>Alex</NAME>

<FATHERS\_NAME>Raj</FATHERS\_NAME>

<AGE>27.0</AGE>

<IMAGE\_TYPE>jpg</IMAGE\_TYPE>

<PHOTO>/9j/4AAQSkZJRgABAQEAYABgAAD/2wBDAAgGBgcGBQgHBwcJCQgKDBQNDAsLDBkSEw8UHRofHh0aHBwgJC4nICslxcwWLMegVVBLLHqcAHgE9Aa8+h/aA8HzTxxSWmrwl7hWlkgjKoCfvHbITgdeAT6A0Aeu0Vh6B4h0rxHpY1HR75Lu03FNSEXZ/m4OfougAook45NbFFABRRRQAUUUUAFFFFABRRRQAUUUUAFFFFABRRRQAUUUUAFFFFABRRRQAUUUUAFFFFABRRRQAUUUUAFFFFABRRRQAUUUUAFFFFABRRRQAUUUUAFFFFABRRRQAUUUUAFFFFABRRRQAUUUUAFFFFABRRRQAUUUUAFFFFABRRRQAUUUUAFFFFABRRRQAUUUUAFFFFABRRRQB//2Q==</PHOTO>

<KYC\_DATE>06-09-2016</KYC\_DATE>

<UPDATED\_DATE>15-09-2016</UPDATED\_DATE>

<ID\_LIST>

<ID>

<TYPE>E</TYPE>

<STATUS>03</STATUS>

</ID>

<ID>

<TYPE>F</TYPE>

&lt;STATUS&gt;02&lt;/STATUS&gt;

&lt;/ID&gt;

&lt;/ID\_LIST&gt;

<REMARKS>done</REMARKS>

&lt;/PID\_DATA&gt;

### 1.3.3.3 PID\_DATA in response when ID type is C (PAN):

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

<PID DATA>

<SearchResponsePID>

<CKYC\_NO>10041581114235</CKYC\_NO>

<NAME>uigiguigiuguigui</NAME>

<FATHERS\_NAME>vuiviviviug</FATHERS\_NAME>

<AGE>27.0</AGE>

<IMAGE TYPE>jpg</IMAGE TYPE>

<PHOTO>/9j/4AAQSkZJRgABAQEAYABgAAD/2wBDAAgGBgcGBQgHBwcJCQgKDBQNDAsLDBkSEw8UHRofHh0aHBwgJClCnIcIsxwcWLMegVVBHLHqcAHgE9Aa8+h/aA8HzTxxSWmrwl7hWlkgjKoCfvHbITgdeAT6A0AeuOVh6B4h0rxHpY1HR75Lu03FNSEXZ/m4OfougAook45NbFFABRRRQAUUUUUAFFFFABRRRQAUUUUUAFFFFABRRRQAUUUUUAFFFFABRRRQAUUUUUAFF  
FFABRRRQAUUUUUAFFFFABRRRQAUUUUUAFFFFABRRRQAUUUUUAFFFFABRRRQAUUUUUAFF  
FFABRRRQAUUUUUAFFFFABRRRQAUUUUUAFFFFABRRRQAUUUUUAFFFFABRRRQAUUUUUAFF  
FFABRRRQAUUUUUAFFFFABRRRQAUUUUUAFFFFABRRRQAUUUUUAFFFFABRRRQAUUUUUAFF  
FFABRRRQAUUUUUAFFFFABRRRQB//2Q==</PHOTO>

<KYC DATE>06-09-2016</KYC DATE>

<UPDATED DATE>15-09-2016</UPDATED DATE>

&lt;ID LIST&gt;

&lt;ID&gt;

&lt;TYPE&gt;E&lt;/TYPE&gt;

<STATUS>03</STATUS>

</ID>

<ID>

<TYPE>F</TYPE>

<STATUS>02</STATUS>

</ID>

</ID\_LIST>

<REMARKS>done</REMARKS>

</SearchResponsePID>

<SearchResponsePID>

<CKYC\_NO>60013907454980</CKYC\_NO>

<NAME>fdgdfgdfgdfgi </NAME>

<FATHERS\_NAME>mr Make erw</FATHERS\_NAME>

<AGE>33</AGE>

<IMAGE\_TYPE>JPG</IMAGE\_TYPE>

<PHOTO>/9j/4AAQSkZJRgABAQEAYADIAAD/4QDCRXhpZgAASUkqAAgAAAANAP4ABAAB  
AAAAAAAAAAAAABAwABAAAAhQEAAAEBAwABAAAAjwAAAAIBAwABAAAAQAAAAMBAw  
ABAAAABAAAAAYBAwABAAAAADFTHEBBAABAAAAACAAAABUBAwABAAAAQB/PxYBB  
AABAAAAjwAAABcBBAABAAAAOAMAABoBBQABAAAAqgAAABsBBQABAAAAsgAAACgBA  
wtBUAfv9RRRQAUUUUAFFFFABRRRQAUUUUAFFFFABRRRQAUUUUAFFFFABRRRQAUUU  
UAFFFFABRRRQAUUUUAFFFFABRRRQAUUUUAFFFFABRRRQAUUUUAFFFFABRRRQAUUU  
UAFFFFAH4A/8HR3/ACgo/bm/7tm/9bD/AGfaP+DXH/IBR+wz/wB3M/8ArYf7QVH/AAdHf  
8oKP25v+7Zv/Ww/2faP+DXH/IBR+wz/AN3M/wDrYf7QVAH7/UUUUAf/2Q==</PHOTO>

<KYC\_DATE>03-01-2020</KYC\_DATE>

<UPDATED\_DATE>02-01-2020</UPDATED\_DATE>



```
<ID_LIST>

  <ID>

    <TYPE>A</TYPE>

    <STATUS>03</STATUS>

  </ID>

  <ID>

    <TYPE>E</TYPE>

    <STATUS>03</STATUS>

  </ID>

  <ID>

    <TYPE>C</TYPE>

    <STATUS>03</STATUS>

  </ID>

</ID_LIST>

<REMARKS>done</REMARKS>

</SearchResponsePID>

</PID_DATA>
```

#### 1.3.3.4 Response for Legal:

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

<REQ_ROOT>

<HEADER>

<FI_CODE>IN0106</FI_CODE>
```

```
<REQ_DATE>17-10-2020</REQ_DATE>

< REQUEST_ID>02</ REQUEST_ID>

<VERSION>1.2</VERSION>

</HEADER>

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

<PID_DATA>

<CKYC_NO>90033545959659</CKYC_NO>

<NAME>  ARP limited</NAME>

<CONSTITUTION_TYPE>K-Artificial Liability Partnership</CONSTITUTION_TYPE>

<PLACE_OF_INCORPORATION>chennai</PLACE_OF_INCORPORATION>

<AGE>0</AGE>

<KYC_DATE>30-07-2020</KYC_DATE>

<UPDATED_DATE>30-07-2020</UPDATED_DATE>

<ID_LIST>

<ID>

  <TYPE>01</TYPE>

  <STATUS></STATUS>

</ID>

<ID>

  <TYPE>04</TYPE>

  <STATUS></STATUS>

</ID>

<ID>

  <TYPE>05</TYPE>

  <STATUS></STATUS>

</ID>
```

```
<ID>

  <TYPE>06</TYPE>

  <STATUS></STATUS>

</ID>

<ID>

  <TYPE>07</TYPE>

  <STATUS></STATUS>

</ID>

<ID>

  <TYPE>08</TYPE>

  <STATUS></STATUS>

</ID>

<ID>

  <TYPE>03</TYPE>

  <STATUS></STATUS>

</ID>

<ID>

  <TYPE>02</TYPE>

  <STATUS></STATUS>

</ID>

</ID_LIST>

<REMARKS></REMARKS>

</PID_DATA>

</PID>

<SESSION_KEY>Fs+Ergv4fIMZ5hgb/U3DPVvj9FdEYIReZQcl2gqm3lrP7/EL/N8vrFj2MSJZiFL
2ikOn4yYho4EEI76HDN7MKoRSEwOEH+smer8Ng/7ymiirB/L0AlLuyQv78H005ZbefdkWip
0hQPglaocGQC1qy2T0kis9ugYEMjibgt1WUVSiLdOv2PHGqbrXbh+Airvih/Rk92tyMQHz1D
kXlgsCu++dDkMShYYKfh30Ed8Xg7R/1NHJe3NJld97fcPWDykMEqKWvDVJsS6LIS3JF46hyV
```

UsNOSY2hvugMGaHod6Er0TPwh2s8iH2KhVR3c9rCL+h5HP7pC8roo7U4vluN/ysw==</SESSION\_KEY>

</CKYC\_INQ>

</REQ\_ROOT>

### 1.3.3.5 PID\_DATA in response - Legal:

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

<PID\_DATA>

<CKYC\_NO>90033545959659</CKYC\_NO>

<NAME> ARP limited</NAME>

<CONSTITUTION\_TYPE>K-Artificial Liability Partnership</CONSTITUTION\_TYPE>

<PLACE\_OF\_INCORPORATION>chennai</PLACE\_OF\_INCORPORATION>

<AGE>0</AGE>

<KYC\_DATE>30-07-2020</KYC\_DATE>

<UPDATED\_DATE>30-07-2020</UPDATED\_DATE>

<ID\_LIST>

<ID>

<TYPE>01</TYPE>

<STATUS></STATUS>

</ID>

<ID>

<TYPE>04</TYPE>

<STATUS></STATUS>

</ID>

<ID>

<TYPE>05</TYPE>

<STATUS></STATUS>

</ID>

```
<ID>
  <TYPE>06</TYPE>
  <STATUS></STATUS>
</ID>
<ID>
  <TYPE>07</TYPE>
  <STATUS></STATUS>
</ID>
<ID>
  <TYPE>08</TYPE>
  <STATUS></STATUS>
</ID>
<ID>
  <TYPE>03</TYPE>
  <STATUS></STATUS>
</ID>
<ID>
  <TYPE>02</TYPE>
  <STATUS></STATUS>
</ID>
</ID_LIST>
<REMARKS></REMARKS>
  </PID_DATA>
```

## 1.4 Web Services Details

### 1.4.1 Request Parameters for Individual and Legal

The following table provides details on CKYC Verification -Request Parameters for Individual/Legal:

CKYC Verification-Request Parameters Field Name	Description	Mandatory
<b>FI_CODE</b>	FI code provided by CKYC	Yes
<b>DATE</b>	Current date(dd-MM-yyyyHH:mm:ss)	Yes
<b>VERSION</b>	1.2	Yes
<b>ID_TYPE</b>	ID Type code	Yes
<b>ID_NO</b>	ID Number	Yes
<b>REQUEST_ID</b>	Should be unique throughout the day for an FI.	Yes

### 1.4.2 ID Type code

Code	Category	Character	Validation	Data Type	Type of Account
<b>A</b>	Passport Number	20	First digit alphabet then seven-digit number.	String	All
<b>B</b>	Voter ID	20		String	All
<b>C</b>	PAN	10	First three digits any alphabets, 4th digit in ABCFGHJLPT, 5th digit any alphabet, 6th to 9th digit any numbers and last digit any alphabet	String	All
<b>D</b>	Driving License	20		String	All
<b>E</b>	Proof Of Possession of Aadhaar	165	Maximum 165 characters	String	All

			<ul style="list-style-type: none"> <li>Aadhaar – Last 4 digits of Aadhaar number</li> <li>Applicant Name – (Maximum 150 characters including FirstName, MiddleName and LastName)</li> <li>DOB Format should be DD-MM-YYYY (10 characters)</li> <li>Gender – M/F/T (1 Character)</li> </ul>		
<b>F</b>	NREGA Job Card	40	Maximum 40 characters.	String	All
<b>G</b>	National Population Register Letter	20			
<b>Z</b>	CKYC Identifier	14	14 digit Number	String	All
<b>02</b>	Certificate of Incorporation/Formation	60	Maximum 60 characters.	String	All
<b>03</b>	Registration Certificate	60	Maximum 60 characters.	String	All

### 1.4.3 Response Parameters for Individual

The following table provides details on CKYC Verification -Response Parameters:

S.No	Field	Field Type	Field Length	Mandatory / Optional	Remarks / Details	XML TAG
1	FI Code	String	6	Mandatory	FI Code	FI_CODE
2	Date	DATE	10	Mandatory		REQ_DATE
3	CKYC Identifier	14 digit number, Alphabet as a prefix	14/15	Mandatory	CKYC number corresponding to serial number in request file	CKYC_NO
4	Applicant Full Name	String	150	Mandatory		NAME

5	Applicant's Fathers Full Name	String	150	Mandatory		FATHERS_NAME
6	Applicants Age	Number	2	Mandatory		AGE
7	Applicant Photo	String		Mandatory	Photo as Base64 encoded string	PHOTO
8	KYC Generation Date	DATE	10	Mandatory	DD-MM-YYYY	KYC_DATE
9	Last Updated on	DATE	10	Mandatory	DD-MM-YYYY	UPDATED_DATE
10	Remarks	String	200		Validation failure or Record doesn't exist	REMARKS
11	Request Id	Number	8	Mandatory	Should be unique throughout the day for an FI.	REQUEST_ID
12	Image Type	String	5	Mandatory	Extension of Photo	IMAGE_TYPE
<b>Identity Details</b>						
13	ID Type	String	2	Mandatory	Proof of Identity Submitted	TYPE
14	ID Status	String	2	Optional	Proof of Identity Status	STATUS

#### 1.4.4 Response Parameters for Legal

The following table provides details on CKYC Verification -Response Parameters:

S.No	Field	Field Type	Field Length	Mandatory / Optional	Remarks / Details	XML TAG
1	FI Code	String	6	Mandatory	FI Code	FI_CODE



2	Date	DATE	10	Mandatory		REQ_DATE
3	CKYC Identifier	Number	14	Mandatory	CKYC number corresponding to serial number in request file	CKYC_NO
4	Applicant Full Name	String	150	Mandatory		NAME
5	Constitution Type	String	2	Mandatory	Constitution Type	CONSTITUTION_TYPE
6	Applicants Age	Number	2	Mandatory		AGE
7	Place of Incorporation	String	150	Mandatory	Where Constitution type is other than '01'	PLACE_OF_INCORPORATION
8	KYC Generation Date	DATE	10	Mandatory	DD-MM-YYYY	KYC_DATE
9	Last Updated on	DATE	10	Mandatory	DD-MM-YYYY	UPDATED_DATE
10	Remark	String	200		Validation failure or Record doesn't exist	REMARKS
11	Request Id	Number	8	Mandatory	Should be unique throughout the day for an FI.	REQUEST_ID
Identity Details						

12	ID Type	String	2	Mandatory	Proof of Identity Submitted	TYPE
13	ID Status	String	2	Optional	Proof of Identity Status	STATUS

### 1.4.5 Error Messages

The following table lists the error messages

Scenario	Error Message
<b>Digital signature verification failed</b>	Digital signature cannot be verified. The certificate is expired.
<b>Incorrect ID type or ID Number</b>	Validation failure
<b>Request Id size greater than 8</b>	Request Id should not exceed more than 8 digits
<b>Request Id is not unique throughout the day for an FI.</b>	Request Id is not unique
<b>Incorrect FI Code</b>	Institution does not exists
<b>No records found</b>	No records found
<b>Time difference between request and response is more than 5 minute</b>	Time difference should be less than 5 minutes
<b>IP not registered</b>	Please configure your IP address.
<b>IP does not match with the registered IP</b>	The given IP does not match with the institution's registered IP.
<b>IF proper encryption is not used for appropriate version.</b>	Session Key Decryption error. Please encrypt with correct public Key
<b>If session key is not generated properly</b>	PID Data Decoding error

<b>Invalid request date</b>	Invalid Date-Time Stamp. The format is dd-MM-yyyy hh:mm:ss
<b>If version number is not entered</b>	Please enter version number
<b>If KYC no. size is not 14 digits</b>	KYC Number should be of length 14 digits
<b>If entered 14 digit no. does not exist</b>	KYC Number <<KYC_NO>> does not exists in system
<b>If version no given is 1.0 and invalid KYC no given</b>	Please enter individual KYC number

## 1.5 FI Configuration

Institutions should upload their Public key and configure their IP through this interface before sending the request to the server.

The screenshot displays a web interface for FI Configuration. At the top, there is a navigation bar with links: KYC Management, Logs and Reports, User Management, Master Management, and Billing Management. Below the navigation bar, the main content area is titled "Upload Public Key". It contains a file upload section with a "Choose File" button and a "No file chosen" status. Below this, there is a "Submit" button. To the right of the "Submit" button, there is a table titled "IP Address" with five rows, each containing an IP address, a checkbox, and a red "X" icon. Below the table, there is an "IP Address" input field and a "Save" button.

IP Address		
180.18.255.25	<input checked="" type="checkbox"/>	X
180.180.152.155	<input checked="" type="checkbox"/>	X
180.56.56.36	<input checked="" type="checkbox"/>	X
255.180.32.36	<input checked="" type="checkbox"/>	X
98.98.180.26	<input checked="" type="checkbox"/>	X