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| --- | --- |
| **API-KYC Requests**  |  |
|  |
|  |  |  |  |
| **Version** | BiB-v1.5 |  |  |
| **Reference** | S-money-API-KYC |

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# REVISION

|  |  |  |
| --- | --- | --- |
| **Version / revision** | **Author** | **Description**  |
| BiB-v1.1 |  | 1st version of the doc for BiB |
| BiB-v1.2 | Nabil HAMZA | Add Mock information |
| BiB-v1.3 | Nabil HAMZA | Add attachment callback |
| BiB-v1.4 | Giampiero MICCOLI | Identity control API section updatedStatus and additional status fields updated into attachment sectionMock section updated with USA documents |
| BiB-v1.5 | Mohamed HUIMAD | Update URL |

# Resources

Get/Create :

**/api/V1.x/users/{appuserid}/kyc/**

**Important: The address must be declared before requesting a KYC**

## KYC

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Property** | **Type** | **Format** | **Exemple** | **Description** |
| Id | Long | N(19) | 18 | KYC request Id |
| RequestDate | DateTime | D(YYYY-MM-DDTHH:mm:ss) | "2013-09-10T15:50:37.2363199+02:00" | Request date |
| Status | Int | N(10) | 0 | Request status:0 = Incomplete1 = Waiting2 = Refused3 = Accepted |
| Reason | String | X(255) |  | Refusal reason |
| VoucherCopies | List<Attachment> |  |  | Attachment list |

## Attachment

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Property** | **Type** | **Format** | **Exemple** | **Description** |
| Id | Long | N(19) | Id | File Id |
| Name | String | X(255) | "identity.jpg" | File name |
| ContentType | String | X(100) | "image/png" | Image type |
| Size | Long | N(19) | 523010 | File size (bytes) |
| Type | Long | N(19) | 1 | Null = Unknown0 = RIB1 = ID2 = Address3 = KBIS 4 = Unspecified 5 = Income |
| Status | Int | N(10) | 1 | 0 = Waiting1 = Valid2 = Invalid3 = Incomplete4 = Not verified5 = Waiting manual verification (by Greenpoint) |
| Message | String | X(255) | Non vérifié | Refusal reason |
| AdditionalStatus | Int | N(10) | 0 | 0 = Not verified1 = Compliant, consistent and valid2 = Falsified (if falsified or minor identity card)3 = Unreadable or cut4 = Missing or out-of-scope element (If ID card: Single-sided only missing / If RIB: Bank outside the perimeter / If proof of address: Supplier outside the perimeter)5 = Not coherent / data (If identity card: inversion name - first name / If proof of address: mistake on the holder) 6 = Not consistent / data: other error 7 = Expired8 = Compliant, consistent and valid but not labellisable (If RIB or Proof of address: Verified except first name of the holder not verified)9 = Outside scope10 = Nationality or residence not allowed |
| TreatmentDate | DateTime | D(YYYY-MM-DDTHH:mm:ss) | 2017-05-24T17:06:08 | Treatment Date |
| ReceivedDate | DateTime | D(YYYY-MM-DDTHH:mm:ss) | 2017-05-24T17:06:08 | Reception date |
| Href | Url | X(255) |  | Details URL |

# Create a KYC Request

Three entry points are available, depending on the attachment type:

* POST **/api/V1.x/users/{appuserid}/kyc/identitycontrol** : Identity
* POST **/api/V1.x/users/{appuserid}/kyc/addresscontrol** : Address
* POST **/api/V1.x/users/{appuserid}/kyc/incomescontrol** : Incomes

If there is a pending request for the user, additional attachments will be added to the initial pending request

**Request :**

POST **[/api/V1.x/users/{appuserid}/kyc](https://rest.s-money.fr/api/users/%7Bidentifier%7D/cards)/** HTTP/1.1

Accept: application/vnd.s-money.v1+json

Content-Type: multipart/form-data; boundary=-------------------------acebdf13572468

Authorization: Bearer ACCESS\_TOKEN

---------------------------acebdf13572468

Content-Disposition: form-data; name="file1"; filename="img1.png"

Content-Type: image/png

[FILE CONTENT]

---------------------------acebdf13572468

Content-Disposition: form-data; name="file2"; filename="img2.png"

Content-Type: image/png

[FILE CONTENT]

---------------------------acebdf13572468

Content-Disposition: form-data; name="file3"; filename="img3.png"

Content-Type: image/png

[FILE CONTENT]

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**Identity API**

For the KYC validation is necessary to send two different documents types, primary and secondary, meaning the Identity API has to be called twice denoting the document types.

Here the list of authorized document types for the primary send:

* Identity card
* Passport
* Residence permit in France
* Military card
* Veteran card

Here the list of authorized document types for the secondary send:

* Identity card
* Passport
* Residence permit in France
* Military card
* Veteran card
* Old format driving license
* New format driving license

It is necessary to valorize the parameter “documentOrder” to indicate if the document is related to the primary (parameter presence is optional) or the secondary send (parameter presence is mandatory).

This is not necessary for Address and Incomes APIs.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Property** | **Type** | **Format** | **Exemple** | **Description** |
| DocumentOrder | Int | N(1) | 1 | Document types:0 = Primary (default value, can be omitted)1 = Secondary |

**Example request:**

**First document to be sent**

POST **[/api/V1.x/users/{appuserid}/kyc](https://rest.s-money.fr/api/users/%7Bidentifier%7D/cards)/identitycontrol** HTTP/1.1

Accept: application/vnd.s-money.v1+json

Content-Type: multipart/form-data; boundary=-------------------------acebdf13572468

Authorization: Bearer ACCESS\_TOKEN

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Content-Disposition: form-data; name="file1"; filename="IdentityCard.png"

Content-Type: image/png

**Second document to be sent**

POST **[/api/V1.x/users/{appuserid}/kyc](https://rest.s-money.fr/api/users/%7Bidentifier%7D/cards)/identitycontrol?documentorder=1** HTTP/1.1

Accept: application/vnd.s-money.v1+json

Content-Type: multipart/form-data; boundary=-------------------------acebdf13572468

Authorization: Bearer ACCESS\_TOKEN

---------------------------acebdf13572468

Content-Disposition: form-data; name="file1"; filename="Passport.png"

Content-Type: image/png

# Mock

We can use mock files with some specific names to anticipate the response switch the name of the file we communicate in the request.

The mock files content doesn’t matter, only the name change the [behavior](https://www.google.com/search?rlz=1C1GCEU_frFR836FR836&q=behavior&spell=1&sa=X&ved=0ahUKEwjapfS_45PjAhV88eAKHdYNDBIQkeECCCwoAA) of the server response.

Other validation rules like the file max size are still checked.

Here the list of file names we can use and their respective response Msg.

|  |  |
| --- | --- |
| **File name** | **Respone message** |
| (PASSEPORT/IDENTITY/ADDRESS)\_VALID | Document Conforme, cohérent et valide |
| (PASSEPORT/IDENTITY/ADDRESS)\_NOT\_VERIFIED | Document non vérifié |
| (PASSEPORT/IDENTITY/ADDRESS)\_OUTOFSCOPE | Document hors périmètre |
| IDENTITY\_ELEMENT\_MISSING | Elément manquant ou hors périmètre (si justificatif d'identité : recto manquant / si RIB : banque hors périmètre / si justificatif de domicile : fournisseur hors périmètre) |
| (PASSEPORT/IDENTITY)\_FAKE\_OR\_MINOR | Document falsifié (si justificatif d'identité : falsifié ou mineur) |
| ADDRESS\_FAKE |
| (PASSEPORT/IDENTITY/ADDRESS)\_ILLIGIBLE | Document illisible ou coupé |
| (PASSEPORT/IDENTITY/ADDRESS)\_NOT\_CONSISTANT\_NAME | Problème de cohérence des données (si justificatif d'identité : inversion nom - prénom / si justificatif de domicile : erreur sur le titulaire) |
| (PASSEPORT/IDENTITY/ADDRESS)\_NOT\_CONSISTANT\_OTHER | Problème de cohérence des données |
| (PASSEPORT/IDENTITY/ADDRESS)\_EXPIRED | Document expiré |
| (PASSEPORT/IDENTITY/ADDRESS)\_NOT\_QUALIFYING | Document conforme, cohérent et valide mais non labellisable (si RIB ou justificatif de domicile : prénom du titulaire non vérifié) |
| (PASSEPORT/IDENTITY)\_USA\_NATIONALITY | Le service S-money n'est pas encore ouvert pour les personnes de nationalité américaine, qui sont nées aux Etats-Unis ou qui y résident |
| (PASSEPORT/IDENTITY)\_USA\_RESIDENCE |

**Response :**

HTTP/1.1 201 CREATED

Content-Type: application/vnd.s-money.v1+json

Location: **/api/V1.x/users/{appuserid}/kyc/18**

{

 "Id":18,

 "RequestDate":"2013-11-29T00:00:00",

 "Status":1,

 "VoucherCopies":

 [{

"Id":23339

 "Name":"Identity Card",

 "Type":1,

 "ContentType":"image/png",

 "Size":523010,

 "Status":0

 "Message":"Not Verified"

 "AdditionnalStatus":0,

 "TreatmentDate": null,

"ReceivedDate": "2017-05-22T09:54:26",

 "Href":"/api/kyc/attachments/18"

 }, {…}]

}

**ERROR CASES :**

|  |  |  |
| --- | --- | --- |
| **http code** | **Error code** | **Description** |
| 404 | 147 | Entry does not correspond to S-Money User |
| 404 | 704 | Missing request Parameter(s) |
| 415 | - | Unsupported Media Type |

# Get KYC requests list

**Request :**

GET **[/api/V1.x/users/{appuserid}/kyc](https://rest.s-money.fr/api/users/%7Bidentifier%7D/cards)/** HTTP/1.1

Accept: application/vnd.s-money.v1+json

Authorization: Bearer ACCESS\_TOKEN

**Response :**

HTTP/1.1 200 OK

Content-Type: application/vnd.s-money.v1+json

[{

 "Id":18,

 "RequestDate":"2013-11-29T00:00:00",

 "Status":1,

 "Reason":null,

 "VoucherCopies":

 [{

"Id":23339

 "Name":"Identity Card",

 "Type":1,

 "ContentType":"image/png",

 "Size":523010,

 "Status":0

 "Message":"Not Verified"

 "AdditionnalStatus":0,

 "TreatmentDate": null,

"ReceivedDate": "2017-05-22T09:54:26",

 "Href":"/api/kyc/attachments/18"

 }, {…}]

}, {…}]

# Callback

The third-party server must provide a server url that allows the S-money server to notify it when it validates or rejects a part of the request. At each notification the status and role of the user can evolve.

The S-money server call is made in HTTP POST method with a content-type: application / json

The parameters of the HTTP request are:

|  |  |  |  |
| --- | --- | --- | --- |
| **Paramètre** | **Type** |  | **Description** |
| type | Int | N(10) | Type of operation 4 = KYC |
| parameters | parameters |  | Callback Details |

**Parameters**

|  |  |  |
| --- | --- | --- |
| **Paramètre** | **Type** | **Description** |
| user | user | Object presenting the detail of the user |
| demand | demand | Object presenting the detail of the request associated with the user |
| attachments | [attachment] | Table showing the detail of one or more attachments |

**User**

|  |  |  |  |
| --- | --- | --- | --- |
| **Paramètre** | **Type** | **Format** | **Description** |
| id | long | N(19) | Client's S-money Id |
| appuserid | string | X(255) | Client ID for the third-party application |
| status | int | N(10) | 1 = OK2 = Frozen3 = Temporary/ on the fly4 = In the process of closing5 = Closed6 = Waiting for KYC (blocked transfers) 7 = In opposition |
| role | int | N(10) | 0 = Standard1 = Known2 = FullKYC |

**Demand**

|  |  |  |  |
| --- | --- | --- | --- |
| **Paramètre** | **Type** |  | **Description** |
| id | long | N(19) | Id of KYC request |
| status | int | N(10) | 0 = Incomplete1 = Waiting2 = Refused3 = Accepted |
| message | string | X(255) | Reason entered by the operator |

**Attachment**

|  |  |  |  |
| --- | --- | --- | --- |
| **Paramètre** | **Type** |  | **Description** |
| id | long | N(19) | Attachment Id |
| status | int | N(10) | 0 = Waiting1 = Validated2 = Invalid3 = Incomplete4 = Not verified5 = Waiting manual verification (by Greenpoint) |
| type | int | N(10) | 0 = RIB1 = Proof of identity2 = Proof of address3 = KBIS 4 = Unspecified5 = Proof of Income/ Revenue |
| additionalStatus | int | N(10) | 0 = Not Verified1 = Compliant, Consistent and Valid 2 = Falsified (if falsified or minor identity card)3 = Unreadable or cut4 = Missing or out of scope element (If identity card: Back side only missing / If RIB: Bank outside the perimeter / If proof of address: Supplier outside the perimeter)5 = Not coherent / data (If identity card: inversion name - first name / If proof of address: mistake on the holder)6 = Not consistent / data: other error7 = Expired8 = Compliant, consistent and valid but not labellisable (If RIB or Proof of residence: Verified except first name of the holder not verified)9 = Outside scope (not an ID document or not a RIB or no proof of address)10 = Nationality or residence not allowed |
| message | string | X(255) | Refusal reason |

# Delete attachment

Attachment can be deleted if the request is pending.

**Request :**

DELETE **/api/V1.x/users/{appuserid}/kyc/{id}/attachments/{id}** HTTP/1.1

Accept: application/vnd.s-money.v1+json

Authorization: Bearer ACCESS\_TOKEN

**Response :**

HTTP/1.1 204 No Content