



ICICI Bank – Corporate APIs

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Bank Plugin

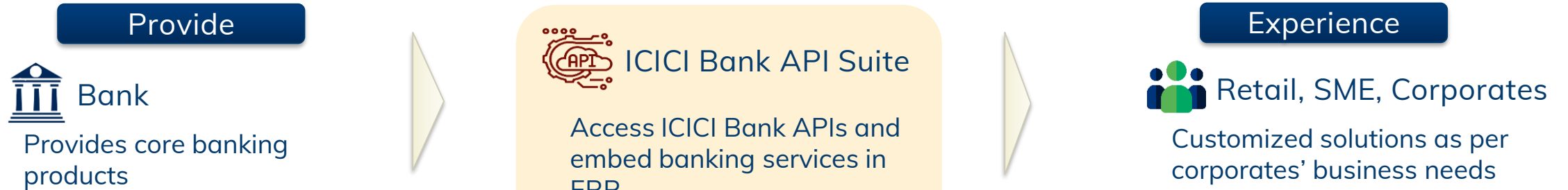
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Corporate API Suite

Direct integration with the corporate's ERP through APIs

No need to login into banking platforms , instead **Embed the Bank in your ERP/Platform**



Payment APIs

Collection APIs

Trade APIs

Tax Payment APIs

BBPS APIs

Plug and Play solution

Round the clock

Digital On-boarding

Integration Support

...to innovate | scale | extend



Corporate API Product Suite

Account Services



Account Opening, Beneficiary Management, Statements

Collection



UPI, E-collection, E-nach, BBPS

Tax



Direct Tax, GST, Custom Duty

Payments



Standalone Payments, UPI, Composite Pay, Tax, Bene validation, BBPS

Trade



Remittance, Enquiry, Letter of Credit, Bank Guarantee, Bills, Export Docs

Others



FD, Dealer Collection, Pay later, Debit card, Prepaid cards



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1/2 Account Opening API

Redirection to ICICI Bank Portal (API Integration)

- Customer registers on Partner's portal
- Clicks on ICICI Bank's banner and get redirected to ICICI Bank Portal
- Basic customer details are pre-filled as captured from Partner's portal
- Customer can choose their own account number at the end of the journey on ICICI Bank Portal
- Account is activated after ICICI Bank Official visits the premises of the customer
- Account gets successfully opened and the same is communicated to the client



Dedicated relationship manager assigned to the company to hand hold with account opening

2/2 Account Services API

Registration

User Registration

Register a User ID to avail Internet Banking Payment API services (Existing workflows applicable)

Registration Status

Check status of user registration.

De-registration

Deregister User ID from API

Linked Account Validation

Validate accounts linked, its type and status against a user

Account Services

Bank Statement

Fetch bank statement of an account for a specific time period.
Limited to 2000 transaction records.

Bank Statement Pagination

Fetch bank statement of an account in case of more than 2000 records, 200 records fetched per trigger.

Balance fetch

Fetch the balance of an account.

Mobile Fetch

Fetch mobile number linked with bank account.

Beneficiary Management

Beneficiary Registration

Register beneficiary before payment
Mandatory for nodal accounts

Beneficiary Validation

Validate beneficiary before making payment. Mandatory for merchants transacting from Nodal account.



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1/3 Payments API



Standalone Payments

Enable payments through multiple payment modes [NEFT, RTGS & FT (ICICI to ICICI)].



Composite Pay

Make payments through multiple modes (UPI, NEFT, RTGS, IMPS) with respective priority order along with a fall-back mechanism to execute the same transaction using other modes in order to avoid failures.



Tax API

Pay Advance Tax, Self-assessment Tax, TDS, GST & Custom Duty using payment, challan and status APIs



Bene validation

Validate beneficiary details by sending ₹1 into the beneficiary account.



Modular Delivery

Seamless Flow

Easy Integration

2/3 BBPS Payments API (COU)

BBPS History

To check the history of BBPS transactions

Fetch bill

Fetch Bill based on input details.

Fetch & Pay API

Fetch and pay based on the request packet.

BBPS Enquiry

Check the status of a particular transaction

Calculate Tax

To calculate the tax

Pay only

Paying the bill for billers who allow payments without fetching the bill.



3/3 Value added Payment APIs

Transaction APIs

Generate OTP

Generate OTP to complete the transaction. Integral part of Transaction with OTP API.

Transaction with OTP

Make payment within bank and outside bank (RTGS, NEFT, FT) with OTP

Transaction without OTP

Make payment within bank and outside bank (RTGS, NEFT, FT) without OTP.

Non-financial APIs

Transaction Status

Fetch transaction status

NEFT Incremental Status

Know NEFT payment status at different stages of transaction after 30 min of initiation.

Recon 360

Check transaction status of IMPS & UPI.

*Applicable for composite payment



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1/2 UPI Collection

QR/Intent API

Generate QR using QR API and can choose to validate their client's accounts

Collect pay API

Raise collect pay request on their customer's VPA/PSP app

Transaction status API

Status of transaction to merchant

DMO API

Onboard your end clients & extend UPI API facilities

Mandate API

Manage auto-debit transactions

Refund API

Use this API to initiate refunds of the transactions

Dynamic VPA Creation

dynamic VPAs using the base VPA

Call-back API

This API facilitates final transaction response posted by ICICI Bank to Merchant's callback URL

Dynamic VPA with validation

This API is to be used when customers want to make payment to merchants using dynamic VPA. Merchant to validate dynamic part of dynamic VPA at their end



2/2 Collection API

e-Collection

Collection solution to solve reconciliation of funds

Message holding capability for faster returns

Real Time Decision Making for retention of funds

Credit is processed for Accept Response & returned for Reject Response

Multi payment modes for receiving payment

Reconciliation made easy for corporates

Choice of receiving bank validated transactions

Enhanced reports on Credit Information

MIS available in text, excel and xml formats

Customized MIS over email, Host to Host or API channels

e-NACH

Make mandate registration for auto debit from other bank accounts

Reduce TAT by invoking E-Mandate API with Internet banking & Debit Card authentication

BBPS (BOU)

Enable any business to collect recurring bill

Smooth and easy reconciliation using NPCI dashboard and customizable MIS



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Trade APIs



Outward remittance

Raise remittance request for

- Direct Import
- Advance against Import
- Non Trade remittances



LC issuance and Amendment

- Issuance - limit & FD backed
- Amendment
- Tracking status



Bill Acceptance and Payment

- Make payments on due date
- Inquiry API – Track status



Bank Guarantees

Verify BGs received by BG beneficiaries



Export Docs

Bill Lodgment & Regularization

- Direct exports
- Advance payment



Enquiry

- Fetch Limit
- FD
- Transaction Status



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Tax APIs

Direct Tax APIs

Payment API

Make direct tax payments

Challan Download API

Download challan PDF for successful payments

Double Verification API

To check the status of transactions in case of time out / connection error

GST APIs

Fetch API

Retrieve all transactions created at GST portal

Payments API

To make GST payment for selected transactions retrieved using fetch

Debit Advice Download API

Download debit advice for successful payments

Refetch API

In case transactions previously retrieved once but pending for payment and not stored at customer end, they can initiate refetch request for those pending transactions

Double Verification API

To check the status of transactions in case of time out / connection error

Custom Duty APIs

Fetch API

Retrieve all transactions created at ICEGATE portal

Payments API

To make Custom Duty payment for selected transactions retrieved using fetch API

Debit Advice Download API

Download debit advice for successful payments

Refetch API

In case transactions previously retrieved once but pending for payment and not stored at customer end, they can initiate refetch request for those pending transactions

Double Verification API

To check the status of transactions in case of time out / connection error



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Other services

FD API

FD Create API

Create different types of Fixed Deposits using FD create API

FD Fetch API

Fetch all the Fixed deposits with Maturity Amount, Maturity Date & Interest Rate.

FD Liquidation API

Close the Fixed Deposits created using FD liquidation API

Prepaid cards API

Reloadable card that allows cardholder to spend up to the amount pre-deposited onto the card

Cash Withdrawal

Wider Acceptance

Cash @ POS

Insurance Benefits*

Safe & Secured

Multiple Card loading options

Other APIs

PAN Verification API

Returns Name on Card & Aadhar seeding status linked with PAN

Debit card API

Fetches account number associated with particular Debit card number

Paylater API

Converts specific group of customers to buyers by offering them line of credit

GST Verification API

Validate GST entity name and active status basis GST



ICICI Bank PayDirect Card

PayDirect Card is a PPI instrument which is an EMV CHIP based reloadable card that allows cardholder to spend up to the amount pre-deposited onto the card.

Cash Withdrawal

Access to 14K
ICICI ATM & Not
ICICI Bank ATM

Wider Acceptance

50 lac merchant outlets /
E-commerce
transactions in India



Multiple Card loading options

IMPS/NEFT/UPI

Safe & Secured

POS with PIN
eCOM with OTP

Cash @ POS

2K limit for cash @
POS

Insurance Benefits*

Accidental
insurance cover up
to 2 lakh



Client Onboarding - Corporate API Suite





Bank Plugin

Bank Plugin

Plug-n-Play Banking solution to integrate with Tally

Instant paperless registration process

Real-time Plug-n-Play Banking solution

Real time API integration with Tally

Simple Do-It-Yourself onboarding process

Supported ERPs



Auto-reconciliation of banking transactions in Tally Prime



Business payments directly from Tally Prime platform



Collections through virtual account no with auto-reconciliation in Tally Prime (On request)

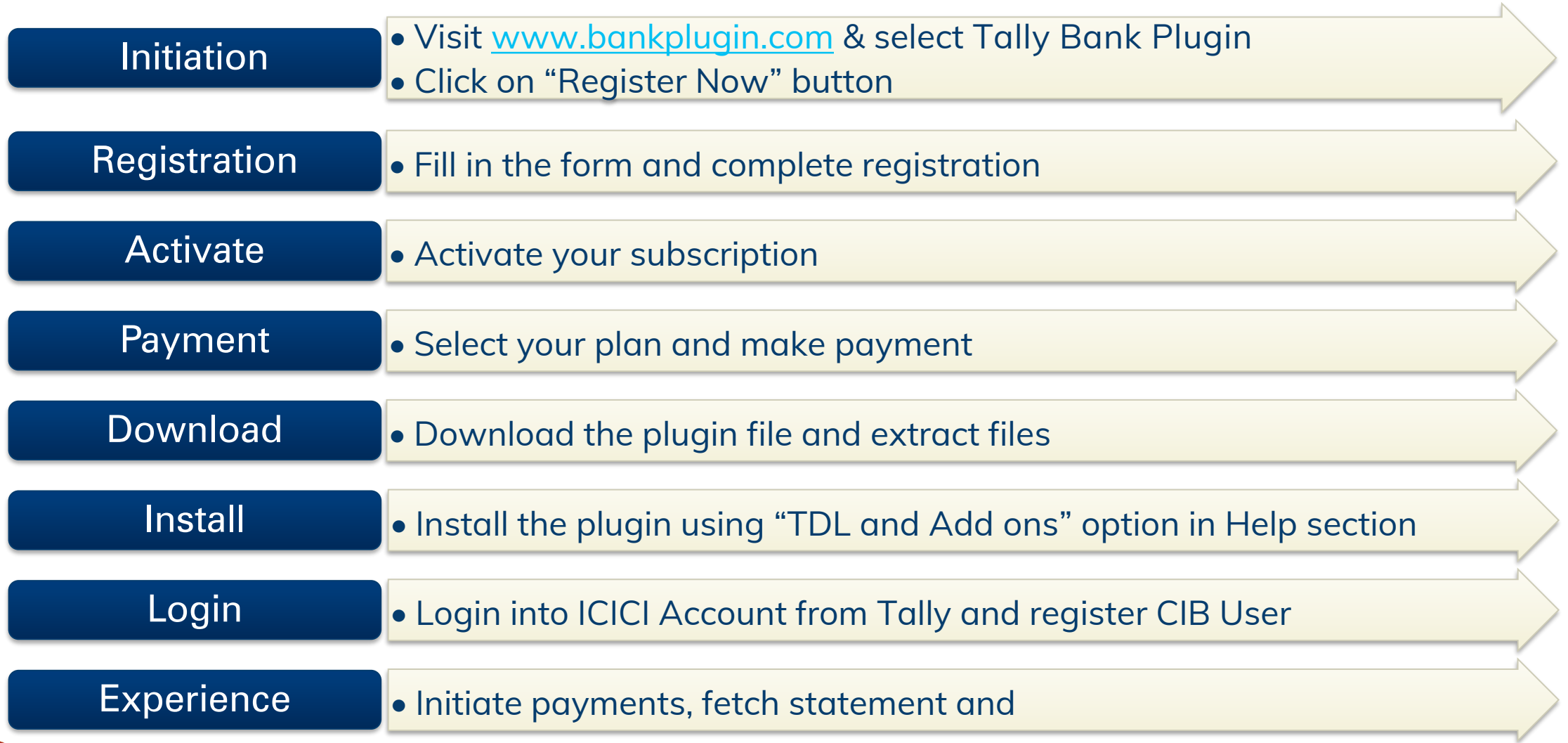


Check Account Balance and fetch Account Statement on Tally Prime platform



...to innovate | scale | extend

Bank Plugin Implementation



Contact your RM or schedule a demo at your chosen time by clicking [here](#)



Thank you